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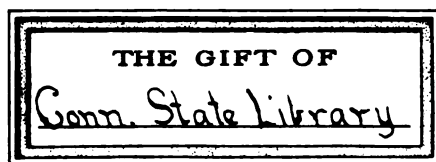
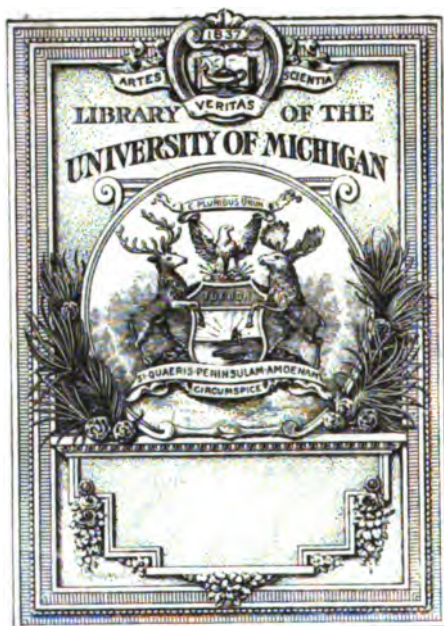
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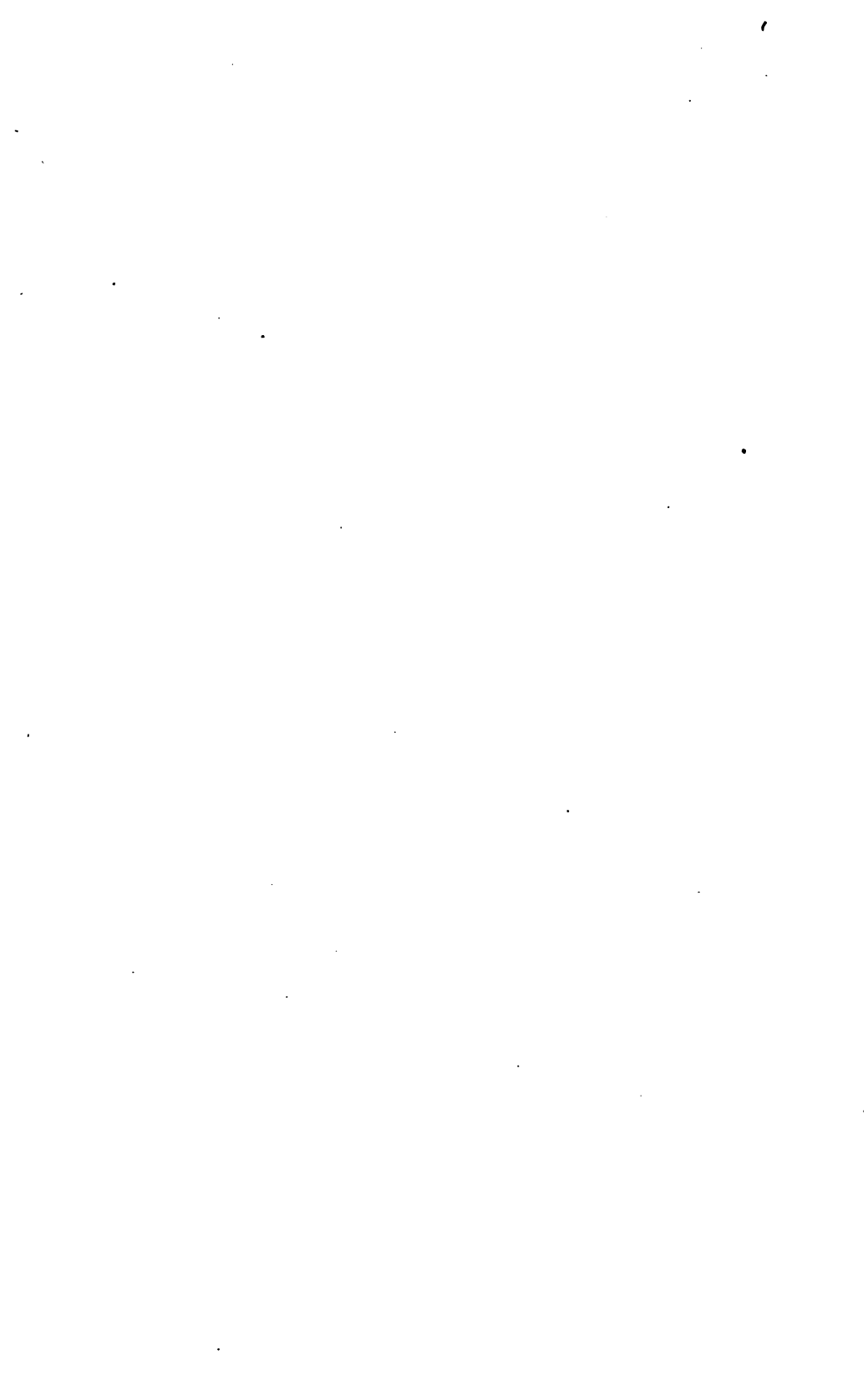
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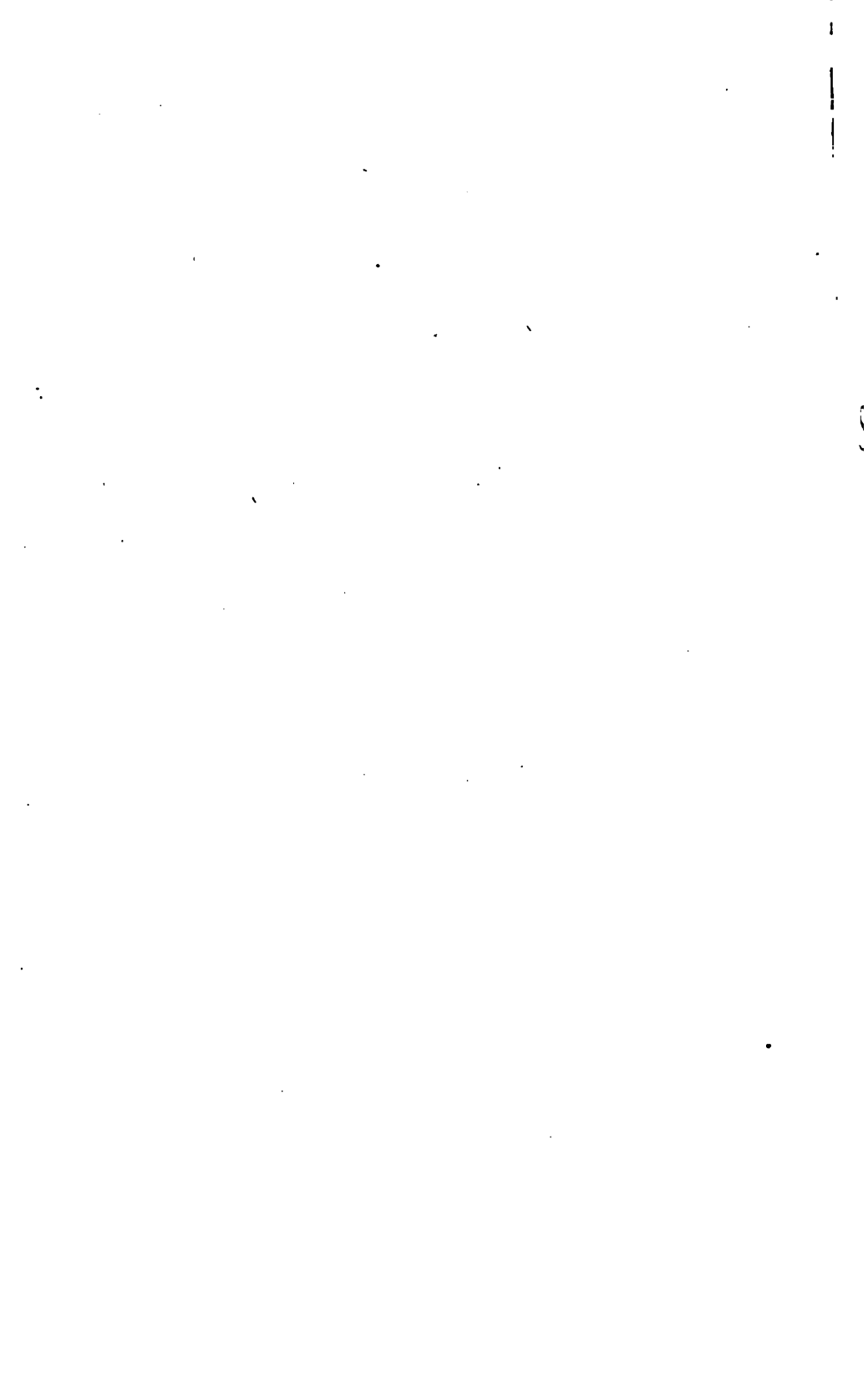
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PUBLIC DOCUMENTS
OF THE
STATE OF CONNECTICUT
VOL. I PART I

1904

Printed by Order of the General Assembly

HARTFORD
1905

NOTE.

Commencing with the documents for the year 1900, a Document Number has been assigned to each State departmental report.

This number is determined by the chronological order of the first printed independent issue of such report and will in future be retained by it, thus showing the relative chronological place it occupies in the printed reports of the State.

A list of these reports, with the date of first printed issue and the document number of each, appears on the following page.

WM. E. SEELEY,

Comptroller.

CHRONOLOGICAL ORDER OF FIRST PRINTED REPORTS OF DEPARTMENTS.

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5.	Bank Commissioners,	1838
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7.	Quartermaster-General,	1839
8.	Board of Education (first issued by Commissioner of Common Schools),	1839
9.	Vital Statistics (first issued by Secretary of State),	1847
10.	Treasurer,	1852
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22.	Indebtedness, rate of tax, etc.,	1874
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30.	Shell-Fish Commissioners,	1882
31.	Estimate of State Expenditures,	1885
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45.	State Police Department,	1903
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47.	Geological and Natural History Survey,	1903
48.	Tax Commissioner,	1903

LIBRARY NOTE.

In order that each department report of the State of Connecticut for a series of years may be quickly located in the bound volumes of Public Documents, the Comptroller has also given each report a Binding Number by which its position in the bound volumes is permanently established, thus enabling each report to be found in the same position and volume from year to year.

That these several reports may be placed in the libraries of our several exchanges as soon as convenient after publication, he has provided that the State Librarian shall be supplied with two hundred sets bound in volumes of convenient size, each volume to be bound and labeled in harmony with the regular set and sent out as soon as possible after the printing of the reports belonging therein. This arrangement began with the reports for 1902.

GEO. S. GODARD,

State Librarian.

Connecticut State Library,

April 30, 1905.

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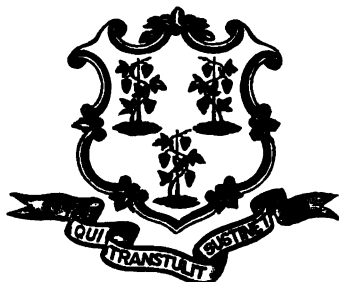
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MESSAGE

Of His Excellency

Henry Roberts

Governor of Connecticut



TO THE
General Assembly

JANUARY SESSION

1905

HARTFORD PRESS

THE CASE, LOCKWOOD & BRAINARD COMPANY

1904



Message.

Mr. President, and Members of the General Assembly :

For generations it has been considered an honor to have served as a member of the General Assembly, and as I note the character and ability of its present members, I feel that the high standard of the legislation of the past will be maintained. You have been elected by the people of the State to enact such laws as will, in your judgment, best serve their interests.

I assume that you will make no change in our fundamental law concerning representation in the General Assembly, as our increased Senate gives to our large centers of population a representation more in keeping with their great and varied interests ; but I desire to call your attention to the injustice involved in the provision in the amended Constitution, upon which you will act, that provides that a majority of the electors voting cannot call a Constitutional Convention.]

The work that is before you will principally consist in legislating for existing conditions, that have been brought about by our social and industrial progress.

In your deliberations the welfare of the State should be placed above every other consideration; and, when by any possibility there could arise conflict between public and private interests by reason of your action, private interests must give way to the public welfare.

It is not my purpose to take up in detail all of the departments of the State government, for their reports will receive the consideration of your several committees, but I wish to bring to your attention what I consider as the more important matters for your deliberation and action.

Finances.

RECEIPTS.

Quoting from the report of the Comptroller, I note that the receipts from all sources for the Civil List Funds during the year ending Sept. 30, 1904, were three million three hundred eighteen thousand eight hundred eighty-nine and nineteen one-hundredths dollars (\$3,318,889.19), an increase over the receipts from ordinary sources of the previous year of one hundred two thousand seven hundred sixty-eight and ninety-five one-hundredths dollars (\$102,768.95).

The receipts for the year ending in 1903 from "all sources" were \$3,671,040.00, in which were included \$454,000, amount received in settlement

of the Civil War claims, which largely accounts for the excess of receipts from "all sources" of the year 1903 over that of 1904—the receipts from war claims being an unusual and extraordinary addition to the yearly income of the Treasurer. During the year 1904 there were received \$37,000.00 in payment of the Spanish War claims. It may be noted, in passing, that some reduction of the State income in 1904 was due to the fact that prices of securities taxed by the State were listed at lower figures than in 1903—the prices of said securities having fallen in value at the period of taxation below that of the preceding year; and the same was true of real estate values.

The funded debt of the State, less Civil List Funds in the Treasury, was at the close of the fiscal year \$214,584.00.

Balance in Treasury.

The balance in the Treasury to the credit of the Civil List Funds Sept. 30, 1904, was seven hundred thirty-seven thousand five hundred fifteen and fifty-one one-hundredths dollars (\$737,515.51), an increase over the balance of the year previous of one hundred nine thousand one hundred forty-one and seven one-hundredths dollars (\$109,141.07).

Expenditures.

The expenditures during the past year were three million two hundred nine thousand seven hundred forty-eight and twelve one-hundredths dollars (\$3,209,748.12), an apparent decrease of four hundred four thousand six hundred sixteen and three one-hundredths dollars (\$404,616.03). But when it is remembered that five hundred eighty-six thousand dollars (\$586,000.00) of State bonds were purchased in 1903, and only one hundred twenty-five thousand dollars (\$125,000.00) in 1904, it is seen that there is actually an increase of fifty-six thousand three hundred eighty-three and ninety-seven one-hundredths dollars (\$56,383.97) in ordinary expenses of the State over last year.

As before stated, the total expenditures were \$3,209,748.00, including the purchase of \$125,000 of bonds, leaving expenditures for all the other purposes \$3,084,748.00. Of this amount there has been expended in permanent improvements for the different State departments as follows :

State Capitol and grounds, .		\$19,325	
State Normal Schools — new			
buildings at Danbury, .	\$36,000		
State Normal Schools — new			
buildings, other schools,	15,700		
		\$51,700	51,700

Humane institutions — new
buildings :

Conn. Hospital for the Insane,	18,500	
Norwich " " "	100,000	
New Haven Anti-Tuberculosis Hospital, . . .	25,000	
New Britain Hospital, .	12,000	
Meriden " . .	11,100	
Middlesex County " . .	15,000	
	<u>\$181,600</u>	181,600
Fitch's Home for Soldiers, .	9,500—	<u>9,500</u>
Total permanent improvements to State and other property,		\$262,125

The above improvements are so much added to the State's assets in permanent form, and cannot be classed with the usual running expenses of the administration. It should be borne in mind that in the last five years the State's indebtedness has been reduced by the amount of two million one hundred eighty-eight thousand dollars (\$2,188,000.00), while at the same time many worthy purposes and causes have been given needed support and help, and that any increase in expenditure in the last fiscal year has been for aid to common schools and other educational purposes, for the betterment of humanitarian and eleemosynary institutions, for judicial expenses, and for the relief of the disabled veterans of the Civil War. The State is by law bound to pay a

fixed sum for each child enumerated (and the number of children has largely increased), and she has a just desire to give to her poor and unfortunate people comforts and surroundings which a humanitarian view demands. There has been so much saving in several departments, notwithstanding the increased expenses, already referred to, that the actual increase in expense over that of 1903 has been only \$50,000.00.

Few States, of our union of States, can offer a better financial showing than today appears on the books of the State Treasurer. The debt of the commonwealth is small, and this result has been attained without recourse to the burden of a direct State tax upon her people. The people of the State pride themselves on the honored and respected position she holds among her sister States, her credit unimpaired and all her obligations promptly and justly met. Nor withal is it, as it appears to me, the temper and purpose of the people to be niggardly in supplying just demands, but rather to appropriate with that fair and liberal spirit such sums as shall enable the State to preserve her prestige and maintain her reputation for progress and enterprise ; and it was the overwhelming testimony of those disinterested but well informed, when last this matter of State expenses was investigated, that any curtailing on the lines proposed, as a result of that investigation, would be detrimental to the best interests of

the State. So that we may draw our conclusion that there has been little extravagance in State expenditures, and the increased outlay has been for legitimate purposes, and for needs which the people of the commonwealth will demand shall be supplied, especially when they relate to matters of education and the relief for the ills of humanity.

State Buildings.

ARMORY AND ARSENAL.

In 1901 the General Assembly provided that the Governor should appoint a commission, consisting of five persons, to investigate the advisability of erecting a new Armory, in the city of Hartford, for the First Regiment, Connecticut National Guard, and the said Armory to have connected therewith the State Arsenal.

Said commission was duly appointed, and submitted its report to the General Assembly of 1903. The report recommended that an Armory and Arsenal should be erected, and had secured an option on land fronting on Union Place, in the city of Hartford, for that purpose. The General Assembly of 1903 failed to act upon the recommendations of the commission, but it passed a resolution authorizing the Governor to appoint a new commission, consisting of five persons (three (3) of those appointed being members of the former commission),

whose duty it would be to report to this session of the General Assembly concerning the erection, site, and cost of an Armory and Arsenal.

There is an absolute necessity that an Armory and Arsenal should be erected by the State, to provide for existing conditions: the Arsenal, built nearly one hundred (100) years ago, is entirely inadequate for the proper care of the United States and State property, and the Armory used by the First Infantry is in a dilapidated condition and a discouragement to the National Guard, who are entitled to consideration at your hands. And in this connection I wish to call your attention to the language of the report of the commission of 1901 concerning the site for said Armory and Arsenal. I quote from that report :

"The site recommended is adjacent to the station of the N. Y., N. H. & H. R. R., fronting on Union Place, bounded on the north by Church Street, on the east by High Street, south by Allyn Street, and west by Union Place. The dimensions of the lot are 282.6 feet on High Street, 26 feet on Allyn Street, 288.1 feet on Union Place, and 308.6 feet on Church Street."

"In many respects the entire commission feel satisfied that the above location would be ideal for the purpose contemplated.

"The lot is sufficiently large to permit the erection of one building which would amply accommo-

date the State, for all the purposes to which an Armory and Arsenal might be put; it is adjacent to the railway station, and a spur track could be run from the main line of the railroad directly to the Arsenal,—in itself a matter of great importance both in the saving of expense and for the other reasons which will suggest themselves. A building erected on this site would be practically independent of other buildings, and in case of an Armory and Arsenal it is an advantage of great consideration. The proximity of the railroad station of itself, would be a great saving in expense over that incurred by the conditions existing today." The foregoing is an abstract of the report of the commission of 1901 — "*Protection for the vested interests of the State.*"

Permit me to suggest, for your careful consideration, a matter that I am convinced is of importance to the investment of the State in its Capitol buildings and grounds.

It has been apparent, to those who for years have known the conditions which have existed in the occupancy of the land located adjacent on the west of the Capitol building, of the impairment which has become noticeable to the Capitol building itself by the use of that land for manufacturing and railroad purposes. The Capitol building has been defaced by the smoke arising from these premises, the outlook thereon has been unsightly, and the condition of the same out of harmony with the well kept

Capitol grounds. To include this property as a part of the Capitol grounds, and to secure its use forever to the State, thus avoiding any undesirable use of it in the future, would seem to me most urgent, and to beautify it, or to erect thereon a building for state purposes, would seem to me commendable; and right here let me say that this property appears to have all the advantages recommended by the Armory Commission appointed by the Governor in 1901, to which reference has previously been made.

There seem to me to be no great obstacles to the adaptation of this property for the site for an Armory, and it will have the great advantages noted by the Commission of 1901, and the peculiar requisite of being adjacent to the Capitol building, which for the protection of the same, and for purposes of convenience, is one that should carry weight with it.

I am informed that this property, owned by the railroad company, on the west of the Capitol grounds can be secured at a reasonable price, or if necessary can be condemned for state purposes. I commend this matter to your careful and thoughtful consideration.

State Reformatory.

The General Assembly of 1903 authorized the appointment of a Reformatory Commission, whose duty it will be to report to the General Assembly on

the purchase of a site and the erection of a building for a Reformatory.

The report of this commission will be submitted to you for action thereon, with such recommendation as they shall present to you. Whether with the present law concerning "indeterminate sentences" the necessity for a Reformatory is as essential as before said law was passed, and whether the passing of this law relieves the conditions hoped to be alleviated, and whether in our State institution (so admirably managed by Warden Garvin and an efficient Board of Directors) such a classification of prisoners cannot be made as will so separate and segregate them as to accomplish one of the desirable purposes of a Reformatory, are questions about which there may be a difference of opinion; but no doubt the commission which has been appointed will in its report clearly set forth the needs, or otherwise, for building a Reformatory, in such a way as will help you to decide the matter. But to my mind, in view of the law now in force relating to "indeterminate sentences", it is a question which may be seriously considered as to the actual need of this institution at the present time, and the expense of erection and maintenance of the same will be no inconsiderable sum. With this suggestion I leave the matter to your determination.

State Library.

The General Assembly of 1903 authorized the appointment of a commission with power to purchase a site for a new State building, adjacent to the present Capitol grounds. The land designated, in the resolution creating this commission, is located immediately south of the Capitol grounds, on the corner of Capitol Avenue and Lafayette Street. The purpose of this resolution should, I believe, commend itself to your favorable consideration and action. The necessity of a fireproof structure, detached from and adjacent to the present Capitol building, will be apparent to you in your investigation of the needs of the State Library. That all the valuable volumes and treasures should be housed in a building which is absolutely secure and fire-proof will appeal to you, with the additional reasons that the present Capitol building does not afford either convenient room or the security for the safe preservation of those valuable records. In this building the Supreme Court chambers should be located, for the convenience of the court and members of the bar.

State Capitol Repairs.

To add to the safety of the present Capitol building it is necessary, as far as possible, to make it fire-proof.

While the suggestion that I am about to make would not render it secure in this respect, it would

do very much toward that end. The upper portion or story of the Capitol building is so constructed that if at any time conflagration should occur, in that part of the structure, it would not only be difficult to check, but as a consequence much of the lower portion of the building would be damaged, with a result of loss and inconvenience.

To obviate this, it would be the part of wisdom to so remodel and reconstruct this portion of the building as will render it as nearly fireproof as possible.

I recommend that action looking to this end be taken by your honorable body at this session.

• Decoration for Capitol Building.

I call to your especial attention the sketch model of the proposed scheme of decoration of the north front of the State Capitol, prepared by the well-known sculptor Paul W. Bartlett, now on exhibition in the north corridor of the Capitol building. The model of a statue of John Haynes, the first governor of the Colony of Connecticut, for which a contract has just been let by the Commission of Sculpture to Mr. Bartlett in collaboration with Mr. Richard E. Brooks, accompanies the sketch model. Mr. Brooks also aided Mr. Bartlett in preparing the latter.

I heartily approve the plans of the commission and its foresight in obtaining an entire and harmonious plan for completing one front at least of our

beautiful State building. The commission requires an appropriation to complete the north front in accordance with the plan, and I am in favor of, and recommend most earnestly, pushing forward the work, now that the State has secured the conspicuous talent and warm interest of one of her most famous sons, Mr. Bartlett, to supervise and take the responsibility of the execution of the scheme.

Salaries of State Officers.

Permit me to call your attention to the existing salaries of State Officers, and to point out to you what seems to be a matter which can well be investigated. It is well known that the salaries of the officers are very small in comparison with those of other States, and are hardly adequate for the labor performed and the responsibility assumed, and that in many instances subordinates to these officers are receiving greater compensation than the officers themselves.

A State of the importance of Connecticut should pay its official servants adequately, and should not expect that the honor of holding their respective offices should be the only desideratum connected therewith. As you know, no increase in these salaries will affect the present administration.

Creation of New Commissions.

The work of the several commissions of the State has been ably and capably directed, showing economy of management, and valuable service rendered. These commissions, it seems to me, are all that are required to carry on the business of the State, and it is generally conceded that this method of management and direction of State affairs is the most judicious way to carry on the same. Whether or not it would be advisable, in some instances, to consolidate the business of some of these commissions, tending to a matter of economy, is one that is worthy of thought and consideration. At any rate, I do not hesitate to affirm that there is at present no need of, nor should there be created, any additional commissions.

Taxation.

The law authorizing the State to tax her corporations has worked well in practice, and while it continues to do so it would seem that no change in this method would be advisable.

The law taxing inheritances should be amended so that the same estate should not be taxed twice within a prescribed period of time.

The policy of previous General Assemblies in exempting quasi public corporations from taxation is fundamentally wrong in principle, and should be discontinued. Every dollar's worth of property in the State, except that used for religious, college, or

school purposes, should bear its just proportion of the expense of carrying on the government.

Should you find, when an estimate can be obtained of the sums to be appropriated for various purposes at this session, and the demands on the Treasury are met, a sufficient balance remains in the Treasurer's hands, it will be well to consider a reduction in taxation at some point ; and I think it will be generally agreed that the matter of a reduction of the tax rate on deposits in savings banks, and other interests of the poor and thrifty, should receive your first consideration.

National Guard.

The organized militia, by reason of National and State legislation now for the first time in existence, is what it ought to be, and what it was originally intended to be, "a body of citizen soldiers," not in name alone, but in reality, composed of men who are devoting their time and energy to the services of the State, without thought or hope of reward, other than which comes to all who do their duty in a patriotic manner ; and the State is to be congratulated in having such a fine soldierly body of men ready at all times to answer to the call of duty in the enforcement of our laws. A body of soldiers ready to enforce the laws of the State is a guarantee that the laws will be obeyed, and every dollar spent in a proper and judicious manner on the Connecticut

National Guard, as it now exists, is a good investment for the State.

This is the policy now pursued by the National Government, who are spending large sums for the improvement of the militia, realizing that it is better to avoid war by being prepared for it than to live in a state of unpreparedness, which invites contempt of our laws and an infringement on the rights of our citizens.

Judiciary.

NOMINATION OF INFERIOR COURT JUDGES.

The manner of selecting the judges for the police, city, town, and borough courts is a matter that should receive the careful consideration of the Legislature. The harmful effects of the present method are only too apparent, and call for a change. The danger of harm begins with the selection of candidates for the Legislature, such selection often depending upon the respective attitudes of the several prospective candidates toward some local contest for a judgeship. Such considerations can only tend toward lowering the standard of the candidates nominated for the Legislature. Nor does the harmful influence cease with the nomination of candidates, but is often carried to the polls, causing division upon lines other than those of public policy, and in disregard of the public weal. Upon the meeting of the Legislature, the activity of aspirants for judicial

office, and their friends, often becomes a positive obstruction to the business of the session, such activity sometimes being of a nature not altogether in keeping with the highest ideals of the judiciary. Anything that in any way detracts from the independence of, or respect for, our judges should be obviated if possible. I recommend such legislation as will place upon the executive the responsibility of nominating all judges of the police, city, town, and borough courts as is now done in the case of the judges of the Superior Court, courts of common pleas, and district courts.

Compensation of Judges of the Supreme and Superior Courts.

It is generally admitted that the salaries paid to the judges of our higher courts are too small. In an effort to remedy this injustice the Legislature of 1903 passed an act which increased the salaries of the judges whose terms began thereafter, but not of judges theretofore appointed. As a result of this legislation, the youngest judge on the bench receives the largest amount, while the judge who has served the State for twenty years gets no increase at all. It has been supposed that this inequality was made necessary by the 24th Amendment of our Constitution, which prohibits the General Assembly from increasing the compensation of public officers, employees, agents, and servants during the term for which they

were appointed. This supposition may, however, be erroneous. In Pennsylvania a constitutional provision declared that "no law shall extend the term of any public officer, or increase or diminish his salary, or emoluments, after his election or appointment." Notwithstanding this, the Legislature passed an act in 1903 which increased the salaries of the judges of the Supreme Court of that State, and this act, I believe, has thus far been sustained as a valid exercise of legislative power. In view, therefore, of this precedent, and of what is conceded to be an injustice to the present judges of our higher courts, I have ventured to call your attention to this subject, to the end that it may be investigated, and the injustice corrected, if, upon such investigation, you are satisfied it can be accomplished without violating the Constitution.

Protective Legislation.

The written laws of the State, enacted at various times, for the accomplishment of some definite objects, not infrequently contain provisions which operate afterwards in a way not anticipated at the time of their passage, and serve purposes other than those originally contemplated.

It is not improbable that statutes intended at the time of their enactment to protect individual interests and to prevent harmful neglects, having effected their purpose, for the most part by their influence

and not by their enforcement, may be today more oppressive than protective, and the remedy which they provide more a means for individual advantage than the correction of a real evil.

The Legislature might very properly consider the existence of any such provisions among our general laws, and amend them in such a way that they will accomplish the real purpose for which they are intended, and make persons whose interests are affected the proper parties to evoke their protection.

State Board of Arbitration.

The issues between employers and employees are generally settled by amicable conferences, but when these fail, an impartial Arbitration Board, with sufficient power to fully investigate the difference, might be able to settle nearly all questions. The State Board of Mediation and Arbitration, authorized by a provision of our statutes, has not the power to call witnesses, and enforce their attendance, nor to thoroughly investigate differences that may arise. Sufficient additional power should be conferred upon this Board to call for the production of evidence from public service corporations, and this Board should have the power to act whenever either party to a difference between capital and labor, connected with said corporation, desire an investigation. I go no further in recommending this change than in its application to public service corporations. The report

of this Board, after such investigation, with its recommendations, should be transmitted to the Governor, and made public.

Welfare of Labor.

There will be presented for your consideration many bills, none of which you should consider more carefully than those relating to the welfare of the wage-earners of this State. Connecticut is a manufacturing State, having almost 190,000 working men and women employed in its various manufactories and industrial establishments, and legislation which concerns these men and women should have your most serious attention. The present efficiency of the Bureau of Labor and the office of the Inspector of Factories should be maintained, and whatever laws are necessary to increase the value of their services to the State should be passed. Legislation necessary to further protect and preserve the health and lives of the working people, to guard them against injury and accident, and to prevent the employment of women and children in dangerous occupations should be enacted; for whatever safeguards the health of the employees of our industrial establishments improves their efficiency and increases the prosperity of the State.

Louisiana Purchase Exposition.

Connecticut's representation at the Louisiana Purchase Exposition is well worthy of comment and praise, and this message would not be complete without a reference to it.

The Connecticut State Building was a model of its type in architecture, representing, as you are aware, the best Colonial style. In its interior adornments, it is generally conceded that no other building of those erected by the several States was so complete and attractive. Too much credit cannot be given to the commission which had this duty to perform, and I join in the praise which has been accorded them by the press of this country and the people of this State. The exhibits of Connecticut's products and industries compared favorably with those of other States, and afforded a valuable object lesson of the variety and value of the resources of the commonwealth. On the special occasions set apart, known as "Connecticut's Days," at the dedication of the building and, later on, the visit of his Excellency Governor Chamberlain (accompanied by his staff and the Governor's Guards), all connected with the ceremonies of these days acquitted themselves with great credit, received merited praise; and Connecticut's whole association with this Exposition is one that we all can take just pride in, and the results of appropriation made cannot but be in every way of great value to our people.

Humane Institutions.

During the year there have been erected and completed a Hospital for the Insane, at Norwich, and an Anti-Tuberculosis Hospital, near New Haven. Concerning the amount expended for each, reference has already been made. I find in all of the State Institutions that excellent results have been obtained, through modern and up-to-date methods, and they are rendering valuable and beneficent service.

State Colony for Epileptics.

The Connecticut Medical Society having adopted a resolution that a paper advocating a State Colony for Epileptics be presented to the Governor with the endorsement of the society, a committee from that organization was heard in advocacy of the project.

From a canvass of the State made in 1901 by a committee of the Connecticut Medical Society it was shown that there were at that time not less than 500 epileptics in the State, of whom at least 120 were neither insane nor feeble-minded, and therefore proper subjects for treatment. The medical profession of the State, as represented in the Connecticut Medical Society, the largest organization of medical men in the State, recognizes in the so-called colony plan the best method of treatment for this class of unfortunates, as being at once humane, curative, scientific, and economical, as shown in several institu-

tions of the kind in neighboring states in this country, and in several foreign countries. In the establishment of colonies of epileptics they are given proper education and training, and instructed in diverse trades and industries, and subjected to scientific methods of treatment by physicians especially trained and experienced in the management of this disease.

This matter is one that can be properly referred to the Committee on Humane Institutions for such action thereon as they may deem advisable, if the persons interested desire its consideration by this General Assembly and take the proper steps to this end.

Our Jail System.

There is one feature of our penal institutions to which your attention should be directed. I refer to the disparity between the amount paid by the State for boarding prisoners in jails and the earnings of those prisoners. The reports of the County Commissioners, for the year ending June 30, 1904, show that the State paid \$109,971.00, while the receipts from the prisoners' earnings amounted to but \$16,874.00, or about fifteen per cent. of the State's contribution. This showing is not one in which the people of the State can take any satisfaction. I suppose at least ninety per cent. of the persons sent to jail are physically capable of earning their sup-

port. They should be furnished with something to do and then made to do it. Why should the State pay over one hundred thousand dollars a year to support persons who can just as well earn the money themselves? Even paupers are obliged to assist in their own support, when able. Why, then, should we apply a different rule to the inmates of jails? Ought not these places of detention be made less attractive because of stringent requirements of labor? "'Twere a consummation devoutly to be wished." I have briefly alluded to this subject, not in criticism of individuals, but of a system for the defects of which we are all in a measure responsible. Some action by the General Assembly is desirable, in my judgment.

Agriculture.

The agricultural interests of the State are in splendid condition, and land values are increasing in every section of the State.

The trolley roads are so connecting the suburban towns with the centres of population that the people from the cities are beginning to appreciate the advantages that lie in the ownership of farm property.

The good road movement has passed the experimental stage, and the smaller towns are availing themselves of State aid to develop their highways.

The Connecticut Agricultural College is doing creditable work, both in the theory and practice of

advanced agricultural science, and its graduates will have no small part in the future in forwarding our agricultural interests.

State Highways.

The rapid growth in population of our State, and the large commercial interests by water and by rail, has made this great question of transportation, whether by water, by railroad, or by road, an important matter for consideration. With the dawn of the new century old things are fast passing away, and a demand is made on the part of our people for many improvements over old conditions. In no field of State care, outside of our splendid school system, is the finger of reform pointed more emphatically or persistently than it is in the direction of highway improvement. So universally has the sentiment grown on the part of all our people, who use the highways of our State for business or pleasure, that it has now become the fixed policy of the State to improve our highways; and as an earnest of that fact, each Legislature has given an appropriation for the accomplishment of this purpose.

The Highway Commissioner's report to the Legislature will show that since the passage of the Good Roads law in 1895 there has been appropriated on the part of the State the sum of \$1,538,910, and on the part of the towns the sum of \$1,003,707,

making a total of \$2,542,617. This has resulted in the improvement of many miles of our State highways. Inasmuch as the Commissioner's report has not been presented, and only an approximation can be had of the amount of work done in 1903-4, it is a difficult matter to state just the number of miles that have been or will be improved under the last appropriation. Approximately, the expenditure of the money will accomplish the improvement of 564 miles.

As the improvement has been chiefly on the 1,400 mile plan, upon which the Commissioner is now at work, it is safe to say that over one-third of the system has been completed.

The "old contract" and "working out tax" system are fast disappearing, and by force of the example set by the State the towns are of themselves improving their highways, under more permanent and economical methods of highway construction. While our State does not make as large an appropriation for highway improvements as some of our sister States, the money is being very wisely expended, and so long as this policy is pursued it is safe to say that State assistance will be continued. The new law very wisely provides for the care and maintenance of the roads by the town. This is the only safe policy for the State to pursue. If roads were to be neglected after they have been once improved they would very soon go back into their

original condition, and the last condition would be worse than the first.

The law regulating the speed of automobiles on our highways has proved a failure, largely because the penalty imposed for its violation is not severe enough to insure its observance. I recommend that the penalty for the violation of that law be increased so as to permit a jail sentence in aggravated cases. I am credibly informed that wealthy residents of other States, who use Connecticut merely to run over it, boast of the fines they have to pay, and count pursuit by the officers of the law a part of the fun of the transit of the State. Every automobile should be distinctly numbered. There should be no exception. The loopholes in the present law are taken advantage of to abuse and discredit it. The bicycle lantern law is dead and ridiculous. In my opinion, the public safety would be greatly advanced if the law required all wheeled vehicles out after dark to carry lighted lanterns.

Schools.

Free public education grows from year to year in extent, and consequently in expense. In proportion to the increased magnitude of the work undertaken and accomplished by the schools, the expense continues to rise. Twenty years ago the amount expended in the State for public schools was \$1,791,804. The amount expended in the last year

was \$3,588,276. Thus the expenditure increased more than twofold within the period mentioned, and now amounts to \$3.95 per capita of the population.

These figures are proof that there is no slackening in the stream of liberality which runs to the public schools. They also show how ready the people are to uphold the system of free public education, and to make regular and large contributions for the support of the institutions which have been entrusted to their keeping. This great outlay of the people's money is indispensable to the welfare of the State.

Normal Schools.

To the end that all children may be taught by trained and worthy teachers, the State has established, at an expense of more than \$400,000, and maintains, four normal schools. From these schools are annually graduated a body of trained and capable teachers.

Aid to Schools.

To meet the large expense which schools impose, towns and districts have in the past year raised by tax \$2,741,181.96.

Although the support of the schools has never been accepted by the State, but has rested upon the towns, the State has long recognized the duty of aiding the towns.

School Fund. The earliest State aid extended to the schools was the income of the School Fund. This fund, created by legislative act in 1795, provided that all moneys derived from the sale of Western Reserve lands should be devoted to school purposes. The Constitution of 1818 safeguarded this fund, the income of which was "appropriated to the support and encouragement of the public or common schools throughout the State, and for the equal benefit of all the people thereof." This partial and continuous aid did not recognize special needs, but in part supported institutions which the State requires to be maintained. For many years it was distributed on the basis of an annual census of persons between the ages of 4 and 16 years of age.

State grant. In 1872 the income of the fund was supplemented by a direct State grant of \$1.50, distributed in the same manner as the income fund. In 1893 the interest of the fund and a grant from the Treasury, the two altogether amounting to \$2.25 for each enumerated scholar, has been distributed from the Treasury to the towns, to be used for teachers' wages only. In the year 1904 the towns received \$479,281.50.

Evening school grant. In 1895 the State took a new departure and first extended direct aid for a special purpose, by a grant to evening schools, on

the basis of average attendance. During the last year the amount paid for evening schools was \$4,692.

High school grant. In 1897 the report of the State Board of Education called attention to the inequality in the distribution of high school advantages. Many towns were unable to maintain high schools, and the children of these towns were practically deprived of a high school education. Under a free public school system some children could receive a high school education and others could not. The high school law of 1897 equalized high school privileges, by a grant to all towns in which no high school was maintained. In the past year the amount of this grant was \$19,235.94.

All doubts of the wisdom of this legislation are set at rest by the number of those who have taken advantage of it. While in the year 1898 there were 136 boys and girls receiving a high school education in non-local schools, the number in the year 1904 was 813.

A question eminently worthy the consideration of the legislature is whether we can improve the high schools and make them worth more and reach more children. The new demands of technical efficiency have superseded the old ideas of a general education. It is evident that in the great industrial battle for supremacy, under the inevitable system of intensified production, the best possible technical training is needed. We can no longer rely on the common

schools and native ability. There should be opportunity to learn the theory and practice of particular employments. It is the immediate concern of the State to provide the schools, and our high schools may easily make the beginnings.

Average attendance grant. This grant is based upon average attendance and conditioned upon local tax for schools, of not less than four mills. Some towns have responded to this generous grant by endeavoring to secure good teachers and by conforming to the legal requirements relating to certificates of qualification. Under the provision of this law \$35,209.05 were paid to 38 towns in the year 1904.

Supervision grant. The supervision act of 1903 was of the very highest importance and utility. Under this act the school officers of any town may appoint and pay a superintendent; supervision districts may be formed and the resources of two or more towns be united for the maintenance of a supervisory system; a special provision extends the benefits to smaller towns having ten teachers.

In the past year supervisors have been appointed for nine towns, at an expense to the State of \$1,370.

Attendance and Child Labor.

The sums so generously granted by the State and towns fail of their purpose and are wasted unless the children are in school. The law of 1887 author-

izes the appointment of agents to enforce the laws relating to labor and attendance.

Free Public Libraries.

In order that those instructed in the public schools may continue their education, the State extends aid to free public libraries. The amount expended in the last year was \$6,606.

The record of public libraries shows that they have made remarkable progress upon a solid basis. Every town must expend as much for itself as the State grants. The seventy-four town and city libraries of the State, established since 1893, are testimony that the busy activities of life have not limited the sympathies of the people, and have not narrowed them to personal and pecuniary interests.

School Fund.

The amount of the school fund at the end of the fiscal year was \$2,023,723.23, an increase over the previous year of \$1,548.90; the increase represents the net profits on the sale of real estate.

The income from the fund has been \$107,172.56, and the amount transferred to the Civil List Fund for school purposes was \$2,414.64 more than last year.

The report of the Commissioner will show the full details of the management of the fund for the past two years.

Trade Schools.

A commission was authorized by the General Assembly of 1903 to investigate the practical means and methods of industrial and technical education, and their report will be submitted for your consideration and action.

Conclusion.

In spite of a somewhat strenuous climate and soil, which away from the fertile valleys is proverbially unwilling, Connecticut is, nevertheless, even from a material point of view, as desirable a home as any State in the Union. Its agricultural interests are varied and abundant, and when the products of its fields are brought together, as was done at the St. Louis fair this year, her citizens as well as those of other states are amazed at the extent and the excellence of the exhibit. The trolley, telephone, the traveling library, the free mail delivery and other modern facilities are modifying and mollifying the conditions of rural life; a ready market for everything grown on the farm is presented by each manufacturing center, and the outlook for this essential and fundamental industry is decidedly cheerful. In our cities and mill towns the wheels are humming, the latent resources of our water powers are being developed, and work is plenty. Connecticut, proverbial for her thrift and intelligence, is in the forefront of the march of 20th century prosperity, and

our people are to be congratulated on the conditions as they are, albeit there is much room for improvement. It is for you to administer their affairs with wisdom and economy. A large revenue is no excuse for extravagance; but on the other hand it imposes a responsibility correspondingly large. The spread of intelligence, the protection of the weak and unfortunate, the reasonable development of our system of state highways, the maintenance of justice and the preservation of the public peace, in a word, the continuance to the people of Connecticut of the privileges and opportunities that life in this State affords, must receive your thoughtful consideration.

But reckless expenditure because the money is in sight will be condemned by those to whom the money belongs, and for whom we are the agents. Many gratuities frequently granted should not be permitted. The extinction of the State debt and the reduction of State taxes should be among the achievements of the next two years. It is not necessary, however, to add extensively to the already bulky volume of our statutes. Legislation is not the source, but the expression of government. We have laws enough, except as new conditions develop, and the Legislature is not to be taken as a cure-all for every ill or a substitute for the obligations that self-government imposes on the individual citizen.

Every citizen of Connecticut can feel a justifiable pride in the achievements of the past.

Small as we are territorially, we lead the world in the development of the mechanic arts, and our people are prosperous and contented under our form of government.

Our great corporations, with their vested interests which give employment to thousands of our people, and upon whose success the prosperity of the State depends, should be given every opportunity to enlarge their sphere of usefulness.

The people of the State desire that you should direct the State's financial affairs upon a business basis, and no exception will be taken to reasonable appropriations for worthy objects ; but in these appropriations the income of the State should be borne in mind, and I would consider it a great credit to the administration if before our terms of office expire the State of Connecticut should be free from debt.

The opportunity of service is ours, and for a brief period you and I, as the servants of the people, are to add to the legislative history of the State.

While a large majority of this Assembly are identified with the Republican party, we should not use the power entrusted to us in a way that we can weaken the confidence of the people in the principles that our party represents, but rather let us realize the responsibility that now rests upon us in enacting wise and economical legislation.

Let us, then, in a spirit free from partisan bias and prejudice enter upon the work of the present session, and may our one desire be to give to Connecticut the best service that is in our power.

Let us all labor to add to the glory and honor of the State, and when we retire to private life may our official action merit and receive the commendation of all our people.

Henry Roberts.

MANUAL AND ROLL
OF THE
GENERAL ASSEMBLY
OF]
CONNECTICUT.

1905.

COMPILED UNDER THE DIRECTION OF
SENATOR JEREMIAH DONOVAN, of Twenty-sixth District.
“ **GEORGE E. BICKNELL**, of Thirteenth District.
Messrs. GEORGE W. SMITH, of Milford.
ARTHUR J. HULL, of Monroe.
FRANK P. WARREN, of Killingly.
Committee on Manual and Roll.

HARTFORD PRESS:
THE CASE, LOCKWOOD & BRAINARD COMPANY
1905.

DIRECTORY OF THE CAPITOL 1905.

FIRST FLOOR.

EAST.	WEST.
1 Treasurer	Quartermaster-General 13
2 Comptroller — Claims —	Sale of Lands
5 School Fund	Insurance Department 14
6 Appropriations Committee	Military Affairs 15
7 School Fund Com.	Adjutant-General 17
8 Supt. Capitol Furniture and Grounds	
9 Inspector-General C. N. G.	Ins. Commissioner 18
	Adjutant-General's Department 19

Public, Local, and Long Distance Telephones
on this Floor.

SECOND FLOOR.

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NORTH.
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87 Putnam Memorial Camp
89 Constitutional Amendments
90 New Towns and Probate Districts
91 Forfeited Rights
New Counties and County Seats
Capitol Restaurant on this floor

COUNTY REPRESENTATIVES' MEETINGS.

Hartford County	- - - -	Room 60, 3d Floor
New Haven	" - - - -	" 26, 2d "
New London	" - - - -	" 91, 5th "
Fairfield	" - - - -	" 65, 4th "
Windham	" - - - -	" 89, 5th "
Litchfield	" - - - -	" 50, 3d "
Middlesex	" - - - -	" 46, 3d "
Toiland	" - - - -	" 73, 4th "

For information apply at Room 8

THE CAPITOL.

On the seventeenth day of July, 1871, resolutions of the General Assembly were approved by His Excellency, Marshall Jewell, Governor, appropriating the sum of five hundred thousand dollars for the purpose of erecting in the town of Hartford a new State House, authorizing the city of Hartford to issue "Capitol bonds" to the amount of one million dollars, and appointing Marshall Jewell of Hartford, William D. Bishop of Bridgeport, William A. Buckingham of Norwich, William H. Barnum of Salisbury, and William D. Shipman of Hartford, a board of commissioners to contract for and fully complete the building.

This commission accepted the present site from the city of Hartford and the plan of Mr. R. M. Upjohn of New York, as the design for the building. They also contracted with Mr. J. G. Batterson for the erection of the building for the sum of eight hundred and seventy-five thousand dollars.

In 1873, a resolution was passed by the General Assembly authorizing His Excellency the Governor to appoint a board of commissioners to construct a State House in Hartford, upon the site provided by the city, it having been decided to abandon the plan adopted by the former commission and build a fire-proof structure upon a more liberal scale.

Under this resolution Jeremiah Halsey of Norwich, Alfred E. Burr of Hartford, Nathaniel Wheeler of Bridgeport, William P. Trowbridge of New Haven, and Austin Dunham of Hartford, were appointed a Board of State House Commissioners.

Mr. Dunham died in March, 1877, and Gardner P. Barber of Hartford was appointed in his stead. Mr. Barber resigned on account of failing health, in September, 1879, and Franklin Chamberlin of Hartford was appointed to fill the vacancy. This Board returned Mr. Upjohn's plan to him for improvement, and in 1874 submitted to the General Assembly a new plan with an estimate of the cost, two million five hundred thousand dollars.

This "perfected plan" was approved by the General Assembly and one million dollars additional appropriated for construction. In 1877 the commissioners were authorized to "contract for the expenditure of two millions of dollars on the part of the State." The building was completed in 1880, at a total cost of \$2,532,524.43, which sum included heating and ventilating apparatus, elevator, statuary, etc., amounting to nearly one hundred thousand dollars.

The city of Hartford, in addition to providing the site, appropriated five hundred thousand dollars towards the construction of the building.

The furnishing of the building cost, in addition to the above-named sum, about one hundred thousand dollars.

The dimensions are as follows:

Extreme length, two hundred ninety-five feet eight inches. Width of central part, one hundred eighty-nine feet four inches; of wings, one hundred eleven feet eight inches. Height from ground to top of roof, ninety-two feet eight inches; to top of crowning figure, two hundred fifty-seven feet two inches.

THE OFFICES.

THE GOVERNOR'S OFFICE.

The Governor occupies rooms 35, 37, and 39 on the second floor, southwest corner. Commissions to notaries public and commissioners of deeds for Connecticut residing in other States are issued by the Governor; applications may be made to the Executive Secretary, room 35.

THE SECRETARY'S OFFICE.

The Secretary's office is directly opposite the Governor's and includes rooms 36, 38 and 40. Original bills and resolutions of the General Assembly whether passed or rejected, engrossed bills, original reports to the General Assembly, certificates of organization of corporations under charter or general law, annual statements of corporations organized under general law, and of chartered companies with capital stock, certificates of adoption of trade-marks and assignments of the same, ancient records of the Supreme and Superior Courts, records of the Connecticut Land Company, bonds of State officers, commissioners, clerks, etc., handling State moneys, returns of county commissioners concerning jails and license money received, liens and mortgages on railroads, telegraph and telephone lines, seals and signatures of judges of probate, automobile records, and other miscellaneous papers are on file or recorded in this office, and certified copies given under the great seal of the State when required. The acts and resolutions of the General Assembly are published and distributed, an annual statistical book compiled, published, and distributed, and the statement of vote at general elections, and an abstract of returns of county commissioners printed for use of the General Assembly by the Secretary.

THE TREASURER'S OFFICE.

The Treasurer occupies two rooms on the first floor, entrance at room 1. All payments by the State are made by the Treasurer upon order of the Comptroller, except State bonds and interest, for which no order is required. Deeds to the State, other than such as are required by law to be lodged with the Commissioner of the School Fund and original returns of turnpike and bridge companies, should be on file in this office.

THE COMPTROLLER'S OFFICE.

The Comptroller's office occupies three rooms on the first floor, entrance at room 2. All State printing, except what is known as the popular edition of the public acts, is done under his direction, and all bills against the State must be audited by him and paid upon his order. All printed annual reports of State Officers, commissions, and institutions are delivered to and distributed by him. He is the custodian of the State Capitol and grounds. The grand list of the towns and the enumeration of children are returned to, and are matters of record in his office.

The Superintendent of the State Capitol has an office at room 8 on the first floor. Under the Comptroller, he has charge of the building and grounds. Parties visiting the building, or desiring information concerning it, should apply at this office.

THE ATTORNEY-GENERAL'S OFFICE.

The Attorney-General occupies rooms 45 and 47 on the third floor; the same floor with the Library and Supreme court room. This is a newly-created office by act of 1897. The duties of the Attorney-General are to have general supervision over all legal matters in which the State is an interested party, except those matters under the direction of the State's Attorneys. It is his duty to appear for the State, and heads of departments, and State boards and commissions in all suits and other civil proceedings in which the State is a party or interested. All writs, summons, and other processes served upon the State officers are transmitted immediately to him. All suits or proceedings in which the State is interested are brought by him or under his direction. He is required to give opinions to all State officers, the State departments, and the General Assembly, when requested. When any measure

affecting the State Treasury shall be pending before any committee of the General Assembly, such committee shall give him reasonable notice of such measure. The Attorney-General has arranged to be in his office in the Capitol on Tuesdays, Wednesdays, and Thursdays of each week from 10.30 A. M. to 5 P. M. The office will be open on other days in charge of the stenographer.

INSURANCE DEPARTMENT.

The Insurance Commissioner occupies rooms 14, 16, 18, and 20 on the first floor, entrance, room 14.

THE ADJUTANT-GENERAL'S OFFICE.

The Adjutant-General's office is in rooms 15, 17, and 19 on the first floor; entrance, room 19. All matters connected with the military department are on record in this office, and the records of soldiers in the War of the Rebellion. Hospital aid for disabled soldiers of the rebellion should be applied for here, and information and aid in procuring pensions from the United States for such soldiers are furnished without charge.

THE QUARTERMASTER-GENERAL'S OFFICE.

The Quartermaster-General's office is in room 13, on the first floor. The State armories, the Niantic camp-ground, State Arsenal, State rifle ranges, and all military supplies are under the control of this department, as well as the transportation of troops. Application for funeral expenses and headstones for deceased soldiers should be made here.

COMMISSIONS, BOARDS, ETC.

The offices of the several Commissions, Boards, etc., are located as follows:

The office of the Commissioner of the School Fund is in rooms 5 and 7 on the first floor. He has charge of the School Fund of the State, and of the agricultural college fund.

Second floor. Highway Commissioner, rooms 25 and 27, east side.

Third floor. Railroad Commissioners, room 41, east side; State Board of Education, room 42, east side; Bureau of Labor Statistics, rooms 46 and 48, east side; Tax Commissioner, room 55, west side; Dairy Commissioner and Commissioner on Domestic Animals, room 54, west side; Inspector of Factories, room 56, west side; Bank Commissioners, room 58, west side; State Board of Agriculture, room 50, east side;

Fourth floor. Commissioner on Building and Loan Associations, room 73, west side; Fire Marshal, room 75, west side; State Board of Charities, room 80, west side; Board of Education of the Blind, room 79, west side; Pharmacy Commission, room 72, west side.

Fifth floor. Connecticut Prison Association; State Police.

The Ladies' Parlor, in charge of a matron, is room 53, third floor, west side.

SENATE CHAMBER, REPRESENTATIVES' HALL, ETC.

The Senate Chamber is on the second floor, east side, and the Hall of the House of Representatives extends across the southern central part of the building on the second floor.

The State Library occupies the northern central part of the building, on the third floor.

The Supreme Court room is in the west end of the building, third floor; office of the Reporter, room 57.

STATE OFFICIALS AND CLERKS.

OFFICIAL TERM ENDING JANUARY 9, 1907.

Name.	Pol.	Residence.	Age.	Birthplace.	Occupation.	Married or Single.	Home P. O. Address.
GOVERNOR.							
HENRY ROBERTS,	r.,	Hartford,	51	Brooklyn, N. Y.	Manufacturer,	Married,	Hartford.
EXECUTIVE SECRETARY.							
EDWARD M. DAY,	r.,	Hartford,	32	Colchester,	Lawyer,	Single,	Hartford.
CHIEF CLERK.							
FRANK D. ROOD,	r.,	Hartford,	53	Hartford,	Clerk,	Married,	Hartford.
LIEUTENANT-GOVERNOR.							
ROLLIN S. WOODRUFF,	r.,	New Haven,	50	Rochester, N. Y.,	Merchant,	Married,	New Haven.
SECRETARY.							
THEODORE BODENWEIN,	r.,	New London,	41	Prussia,	Publisher,	Married,	New London.
DEPUTY SECRETARY.							
JOHN G. MITCHELL,	r.,	Rockville,	41	Ireland,	Lawyer,	Married,	Rockville.
CLERKS.							
RICHARD J. DWYER,	d.,	Hartford,	53	Northam, Mass.,	Clerk,	Single,	Hartford.
ALBERT R. PARSONS,	r.,	Hartford,	53	Northam, Mass.,	Journalist,	Married,	Hartford.
TREASURER.							
JAMES F. WALSH,	r.,	Greenwich,	40	Lewisboro, N. Y.,	Lawyer,	Married,	Greenwich.
CLERKS.							
B. FRANK MARSH,	r.,	Winsted,	63	Dayton, O.,	Clerk,	Married,	Winsted.
CHAS. F. SUMNER, JR.,	d.,	Bolton,	40	Bolton,	Clerk,	Married,	Bolton.
LORENZO MOSES,	r.,	Hartford,	42	Paterson, N. J.,	Clerk,	Married,	Hartford.
COMPTROLLER.							
ASAHEL W. MITCHELL,	r.,	Woodbury,	39	Woodbury,	Town Clerk,	Married,	N. Woodbury
CLERKS.							
F. CLARENCE BISSELL,	r.,	Willimantic,	56	Hebron,	Accountant,	Married,	Willimantic.
JOHN H. BELDEN,	r.,	Canaan,	49	Canaan,	Merchant,	Married,	Falls Village.
SUPERINTENDENT OF STATE CAPITOL.							
WILLIAM B. SPRAGUE,	r.,	Andover,	55	Andover,	Public Official,	Married,	Andover.
ASSISTANT SUPERINTENDENT OF STATE CAPITOL.							
JOHN L. WILSON,	r.,	Suffield,	56	Enfield,	Assistant Supt.,	Married,	Suffield.
ATTORNEY-GENERAL.							
WILLIAM A. KING,	r.,	Windham,	49	Greenfield, Mass.,	Lawyer,	Married,	Willimantic.
ADJUTANT-GENERAL.							
GEORGE MALPAS COLE,	r.,	Hartford,	51	Portsmouth, Eng.,		Married,	Hartford.
ASSISTANT ADJUTANT-GENERAL.							
WM. E. F. LANDERS,	r.,	Meriden,	58	Brooklyn, N. Y.,		Married,	Meriden.
ASSISTANT QUARTERMASTER-GENERAL.							
HENRY C. MORGAN,	r.,	Colchester,	62	Brooklyn, N. Y.,	Retired,	Married,	Hartford.
INSPECTOR GENERAL.							
WILLIAM H. CLAPP,	r.,	E. Hartford,	68	Ohio,	U. S. A. Officer,	Married,	East Hfd.

Name.	Pol. Residence.	Age.	Birthplace.	Occupation.	Married or Single.	Home P. O. Address.
CLERKS.						
WALTER PEARCE,	r., Hartford,	65	Bristol, R. I.,	Clerk,	Widower,	Hartford.
THERON C. SWAN,	d., Hartford,	60	Akron, O.,	Clerk,	Widower,	Hartford.
LORENZO D. CONVERSE,	r., Windsor,	57	Somers,	Clerk,	Married,	Windsor.
M. J. WISE,	d., Hartford,	54	Boston, Mass.,	Clerk,	Single,	Hartford.

STATE LIBRARIAN.

GEORGE S. GODARD,	Hartford,	39	Granby,	Librarian,	Married,	Hartford.
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LIBRARIAN'S ASSISTANT.

CHARLES R. GREEN,	Hartford,	23	Jersey City, N. J.,		Single,	Hartford.
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COMMISSIONER OF SCHOOL FUND.

CARNOT O. SPENCER,	r., Hartford,	73	Saybrook,		Widower,	Hartford.
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CLERKS.

WILLIAM H. POND,	d., Milford,	59	New York City,	Clerk,	Married,	Hartford.
CHARLES W. SKINNER,	r., Hartford,	53	Hartford,	Insurance,	Married,	Hartford.

INSURANCE COMMISSIONER.

THERON UPSON,	r., Berlin,	69	Wolcott,		Married,	Hartford.
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ACTUARY AND CLERKS.

BRYAN H. ATWATER,	r., Berlin,	44	Berlin,	Accountant,	Single,	Berlin.
CHARLES HUGHES,	r., Hartford,	31	England,	Actuary,	Married,	Hartford.
GEORGE H. BROMFIELD,	r., Hartford,	46	England,	Accountant,	Married,	Hartford.
FRANK L. HAMILTON,	r., Meriden,	49	Hartford,	Clerk,	Married,	Meriden.
CHARLES H. COOLEY, JR.,	r., Hartford,	34	Hartford,	Clerk,	Married,	Hartford.

RAILROAD COMMISSIONERS.

WILLIAM O. SEYMOUR,	r., Ridgefield,	71	Ridgefield,	Civil Engineer,	Married,	Ridgefield.
ORSAMUS R. FYLER,	r., Torrington,	65	Torrington,	Super'tendent,	Married,	Torrington.
WASHINGTON F. WILLCOX,	d., Chester,	69	Chester,	Lawyer,	Married,	Chester.

CLERK.

HENRY F. BILLINGS,	Hartford,	44	Glastonbury,	Clerk,	Married,	Hartford.
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BANK COMMISSIONERS.

CHARLES H. NOBLE,	r., New Milford,	62	New Milford,	Accountant,	Single,	New Milford.
GEORGE F. KENDALL,	r., Suffield,	55	Suffield,	Accountant,	Married,	Suffield.

TAX COMMISSIONER.

ANDREW F. GATES,	r., Hartford,	43	Lebanon,	Lawyer,	Married,	Hartford.
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CLERK.

CLAUDE C. MAXFIELD,	r., Hartford,	39	Phoenix, N. Y.,	Stenographer,	Married,	Hartford.
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SECRETARY STATE BOARD OF EDUCATION.

CHARLES D. HINE,	r., Hartford,	59	Fair Haven, Vt.,	Teacher,	Married,	Hartford.
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CLERK.

ASAHEL J. WRIGHT,	r., Hartford,	50	Foster, R. I.,	Clerk,	Married,	Hartford.
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COMMISSIONER OF BUREAU OF LABOR STATISTICS.

WM. H. SCOVILLE,	r., East Haddam,	47	East Haddam,		Married,	E. Haddam.
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CLERKS.

WILLIAM D. PARKER,	r., Meriden,	53	New Britain,	Clerk,	Married,	Meriden.
GEORGE A. PARSONS,	r., Hartford,	39	Windsor Locks,	Carpenter,	Married,	Hartford.

COMMISSIONER ON BUILDING AND LOAN ASSOCIATIONS.

MORRIS C. WEBSTER,	r., New Britain,	56	Harwinton,	Manufacturer,	Married,	New Britain.
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STATE OFFICIALS AND CLERKS.

Name.	Pol. Residence.	Age.	Birthplace.	Occupation.	Married or Single.	Home P. O. Address.
INSPECTOR OF FACTORIES.						
GEORGE L. McLEAN,	r., Ellington,	43	Manchester,	Accountant,	Married,	Rockville.

HIGHWAY COMMISSIONER.

JAMES H. MACDONALD,	r., New Haven,	53	Albany, N. Y.,	Land. Arc'tect,	Married,	New Haven.
CLERK.						
EUGENE H. KELSEY,	r., Clinton,	34	Clinton,	Clerk,	Single,	Clinton.
DRAFTSMAN.						
FRANK N. HOYT,	r., Hartford,	33	New Haven,	Civil Engineer,	Married,	Hartford.

DAIRY COMMISSIONER.

JOHN B. NOBLE,	r., East Windsor,	58	East Windsor,	Farmer,	Widower,	E. Wind. Hill.
DEPUTY.						
ROBERT O. EATON,	r., North Haven,	47	North Haven,	Farmer,	Married,	Montowese.

COMMISSIONER ON DOMESTIC ANIMALS.

HEMAN O. AVERILL,	r., Washington,	48	Washington,	Farmer,	Married,	Wash. Depot
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FIRE MARSHAL.

JOHN A. RUSLING,	r., Bridgeport,	51	New Jersey,	Merchant,	Married,	Bridgeport.
DEPUTY FIRE MARSHAL.						
WILLIAM E. SEELEY, JR.,	r., Bridgeport,	42	Bridgeport,		Married,	Bridgeport.

SENATORS AND OFFICERS
OF THE
SENATE OF THE STATE OF CONNECTICUT,
JANUARY SESSION, 1905.

LIEUT.-GOVERNOR ROLLIN S. WOODRUFF, *r.*, PRESIDENT.

PRESIDENT *pro tempore*, THE HON. SAMUEL FESSENDEN, OF THE TWENTY-SEVENTH DISTRICT.

CLERK, ALFRED C. BALDWIN, OF HUNTINGTON, (P. O. Derby.)

<i>Dis.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Residence.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or Single.</i>	<i>P. O. Address.</i>
1	EVERETT J. LAKE,	<i>r.</i>	Hartford,	33	Woodstock,	Merchant,	Married,	Hartford. ¹
2	PATRICK MCGOVERN,	<i>r.</i>	Hartford,	55	Ireland,	Insurance,	Widow'r,	Hartford.
3	MATTHEW HOGAN,	<i>d.</i>	Hartford,	60	Ireland,	Manufacturer,	Married,	Hartford.
4	FRLIN H. MAYBERRY,	<i>r.</i>	East Hartford,	45	Casco, Maine,	Physician,	Married,	Burnside. ²
5	D. NEWTON BARNEY,	<i>r.</i>	Farmington,	45	Berlin,	Tr. H. E. L. Co.,	Married,	Farmington.
6	WILLIAM E. ATTWOOD,	<i>r.</i>	New Britain,	41	East Haddam,	Banker,	Married,	New Britain. ³
7	ALEX. T. PATTISON,	<i>r.</i>	Simsbury,	43	Simsbury,	Merchant,	Married,	Simsbury. ⁴
8	ELI WHITNEY,	<i>r.</i>	New Haven,	57	New Haven,	Banker,	Married,	New Haven.
9	MINOTTE E. CHATFIELD,	<i>r.</i>	New Haven,	45	Hamden,	Merch't & Mfr.,	Married,	New Haven. ⁵
10	JAMES E. MCGANN,	<i>d.</i>	New Haven,	50	Ireland,	Real Estate,	Married,	New Haven.
11	JOHN P. SHANLEY,	<i>d.</i>	New Haven,	43	New Haven,	Merchant,	Married,	New Haven.
12	ALFRED E. HAMMER,	<i>r.</i>	Branford,	46	Boston, Mass.,	Manufacturer,	Widow'r,	Branford. ⁶
13	GEORGE E. BICKNELL,	<i>r.</i>	Meriden,	43	Belfast, Me.,	Die Sinker,	Married,	Meriden. ⁷
14	OMAR W. PLATT,	<i>r.</i>	Milford,	30	Milford,	Lawyer,	Married,	Milford. ⁸
15	HENRY H. PECK,	<i>r.</i>	Waterbury,	65	Berlin,	Banker,	Single,	Waterbury. ⁹
16	FINTON J. PHELAN,	<i>d.</i>	Waterbury,	34	Waterbury,	Lawyer,	Single,	Waterbury.
17	WM. H. H. WOOSTER,	<i>r.</i>	Seymour,	64	Waterbury,	Manufacturer,	Married,	Seymour.
18	WILLIAM J. BRENNAN,	<i>r.</i>	New London,	35	New London,	Lawyer,	Single,	New London.
19	REUBEN S. BARTLETT,	<i>r.</i>	Norwich,	54	Killingly,	Insurance,	Married,	Norwich.
20	AUSTIN I. BUSH,	<i>r.</i>	East Lyme,	50	East Lyme,	Lawyer,	Married,	Niantic.
21	ALLAN W. PAIGE,	<i>r.</i>	Bridgport,	50	Sherman,	Lawyer,	Married,	Bridgport. ¹⁰
22	ALFRED A. DOTY,	<i>d.</i>	Bridgport,	40	Bridgport,	Liveryman,	Married,	Bridgport.
23	WILLIAM R. BROWN,	<i>r.</i>	Bridgport,	45	Bridgport,	Master Mec.,	Married,	Bridgport.
24	WILLIAM P. BAILEY,	<i>r.</i>	Bethel,	44	Stapleton, S. I.,	Hatter,	Married,	Bethel. ¹¹
25	STILES JUDSON, JR.,	<i>r.</i>	Stratford,	42	Stratford,	Lawyer,	Married,	Stratford. ¹²
26	JEREMIAH DONOVAN,	<i>d.</i>	Norwalk,	50	Ridgefield,	Retired,	Married,	South Norwalk. ¹³
27	SAMUEL FESSENDEN,	<i>r.</i>	Stamford,	57	Rockland, Me.,	Lawyer,	Married,	Stamford. ¹⁴
28	HENRY R. WOODWARD,	<i>r.</i>	Ashford,	49	Ashford,	Farmer,	Married,	Mansfield. ¹⁵
29	JOHN W. ATWOOD,	<i>r.</i>	Wauregan,	40	Wauregan,	Manufacturer,	Married,	Wauregan. ¹⁶
30	EDWARD T. COE,	<i>r.</i>	Torrington,	56	Waterbury,	Manufacturer,	Married,	Torrington. ¹⁷
31	ARTHUR L. CLARK,	<i>r.</i>	Winsted,	46	Medina, O.,	Bank'r & Merch't.	Married,	Winsted. ¹⁸
32	THOS. D. BRADSTREET,	<i>r.</i>	Thomaston,	63	Thomaston,	Manager,	Married,	Thomaston. ¹⁹
33	OTIS A. SMITH,	<i>r.</i>	Middlefield,	68	Ludlow, Mass.,	Manufacturer,	Married,	Rockfall. ²⁰
34	WILBUR L. DAVIS,	<i>r.</i>	Durham,	40	Durham,	Farmer,	Married,	Durham Cent'r. ²¹
35	FRANK H. BAKER,	<i>r.</i>	Stafford,	47	Stafford,	Merchant,	Single,	Stafford Spr'gs. ²²

^{*}Contested by Frank A. Hagarty.—Senator Hogan seated Feb. 14th.

¹ House, 1903.

² House, 1895, 1903

³ House, 1901.

⁴ House, 1897, Senate, 1903.

⁵ House, 1899.

⁶ House, 1901, 1903.

⁷ House, 1886.

⁸ House, 1883, 1891.

⁹ Senate, 1903.

¹⁰ House, 1891, 1895.

¹¹ House, 1874, 1879, 1895.

¹² House, 1897.

¹³ House, 1899, 1903.

¹⁴ House, 1886, Senate, 1903.

¹⁵ House, 1899.

Republicans, 29; Democrats, 6.

OFFICERS OF THE SENATE.

CLERK.

ALFRED C. BALDWIN, *r.*, Huntington (P. O., Derby).

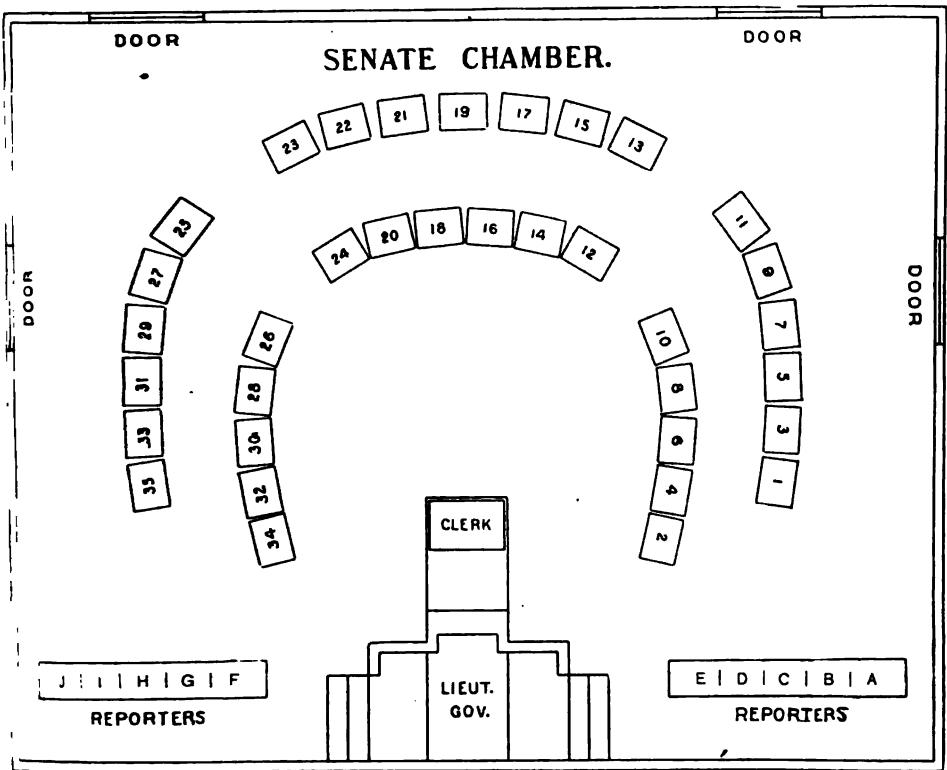
CHAPLAIN.—REV. EDWIN P. PARKER, D.D., Hartford.

MESSENGERS.—CHARLES J. PARSONS, East Windsor; and DAVID GROSSARTH, Bridgeport.

DOORKEEPERS.—JESSE H. RICE, New Haven; TURNER C. HAYNES, East Lyme; JOHN A. BROWN, Ashford; PASCAL A. SKINNER, Middletown; HERBERT D. NOBLE, Vernon; SHELDON B. SMITH, Roxbury.

MESSENGER OF SENATE CLOAK ROOM.—ROBERT HARRIS, Sharon.

REPORTERS.—Seat A—DENNIS T. LAMB, *Publishers Press* and IRA E. FORBES, *Journal and Courier*, New Haven; B.—SELDEN C. WALDO, *Bridgeport Standard*, and S. W. CHALLENGER, *Bridgeport Post*; C.—EDWARD R. DOYLE, *Hartford Telegram*; D.—GEORGE D. CURTIS, *Hartford Times*; E.—HORACE B. CLARK, *Hartford Courant*; F.—THOMAS J. KELLEY, *Hartford Post*; G.—THOMAS L. REILLY, *Meriden Journal*; H.—JAMES L. MCGOVERN, *Bridgeport Farmer*, and J. E. BEALE, *Berlin News*; I.—CHARLES W. PICKETT, *New Haven Leader*; J.—ALEX. TROUP JR., *New Haven Union*.



ALPHABETICAL ROLL OF THE SENATE.

January Session, 1905.

President, Lieutenant-Governor ROLLIN S. WOODRUFF of New Haven.

President *Pro Tempore*, The Hon. SAMUEL FESSENDEN of the Twenty-seventh District.

Clerk, Alfred C. Baldwin of Huntington (P. O. Derby).

[Republicans in Roman ; Democrats in *Italics*.]

Dist.	Name.	Committees.
6	Atwood, William E.	Banks (Ch.), Unfinished Business. [School Fund.
20	Atwood, John W.	Fisheries and Game (Ch.), Contingent Expenses (Ch.), Contested Elections,
24	Bailey, William P.	New Towns and Probate Districts (Ch.), Putnam Memorial Camp (Ch.).
26	Baker, Frank H.	Woman Suffrage (Ch.), Education, New Counties and County Seats.
5	Barney, D. Newton	Legislative Expenses (Ch.), Appropriations.
10	Bartlett, Reuben S.	State Library (Ch.), Insurance, Senate Appointments (Clerk).
13	Bicknell, George E.	Finance (Ch.), Forfeited Rights, Manual and Roll.
32	Bradstreet, Thomas D.	Railroads (Ch.), Executive Nominations (Ch.).
19	Brennan, William J.	Claims (Ch.), Fisheries and Game, Legislative Expenses.
26	Brown, William R.	Federal Relations (Ch.), Railroads, Public Health and Safety.
9	Bush, Austin I.	State Prison (Ch.), Unfinished Business (Ch.), Woman Suffrage.
30	Charfield, Minotie E.	Constitutional Amendments (Ch.), Cities and Boroughs (Ch.).
21	Clark, Arthur L.	Military Affairs (Ch.).
2	Coe, Edward T.	Capitol Furniture and Grounds (Ch.), Cities and Boroughs.
24	Davis, Wilbur L.	Agriculture (Ch.), Sale of Lands.
22	DeV, Alfred A.	Senate Appointments, Roads, Rivers and Bridges, Putnam Memorial Camp.
27	Donovan, Jeremiah	Manual and Roll (Ch.), State Prison, Claims.
12	Fessenden, Samuel	Education (Ch.), Finance, Judicial Nominations, State Library.
13	Hammer, Alfred E.	Constitutional Amendments, Engrossed Bills.
7	Hopm, Matthew	Judiciary, Senate Rules.
28	Judson, Siles, Jr.	Incorporations (Ch.), Executive Nominations.
1	Lake, Everett J.	Humane Institutions (Ch.), Contingent Expenses.
14	Mayberry, Franklin H.	Sale of Lands (Ch.), Military Affairs, Executive Nominations.
10	McGara, James E.	Insurance (Ch.), New Towns and Probate Districts. [Rules (Ch.).
2	McGovern, Patrick	Judiciary (Ch.), Contested Elections (Ch.), Judicial Nominations (Ch.), Joint
22	Paige, Allan W.	Appropriations (Ch.), Engrossed Bills (Ch.).
7	Putnam, Alexander T.	School Fund (Ch.), Banks, Labor.
15	Pock, Henry H.	Forfeited Rights (Ch.), Contested Elections, Contingent Expenses.
14	Phelan, Finlon J.	Excise (Ch.), Joint Rules.
16	Pitt, Omar W.	Federal Relations, New Counties and County Seats (Ch.).
21	Shawley, John F.	Senate Appointments (Ch.), Humane Institutions, Excise, Manufactures (Ch.).
36	Smith, Otis L.	Public Health and Safety (Ch.), Incorporations, Capitol Furniture & Grounds
8	Whitney, Eli	Labor (Ch.), Agriculture.
26	Woodward, Henry R.	Roads, Rivers and Bridges (Ch.), Manufactures.
27	Woods, William H.E.	

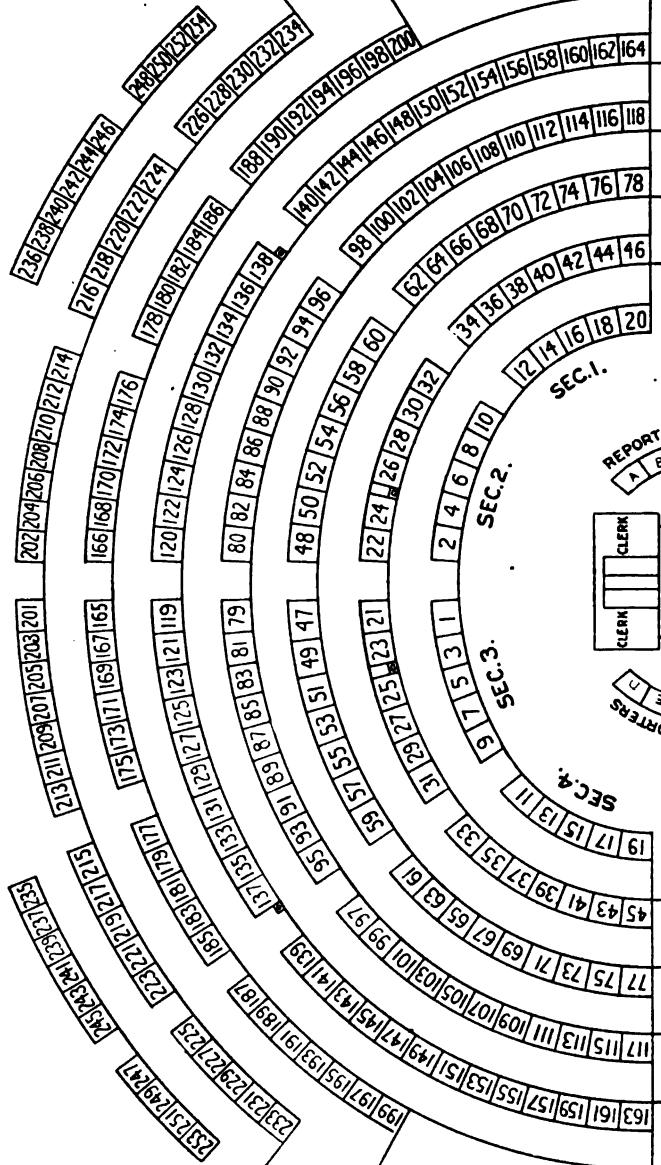
REPRESENTATIVES HALL.

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ROLL OF THE HOUSE.

Speaker, The Hon. MARCUS H. HOLCOMB, Southington.
Clerk, JOHN A. SPAFFORD, Bridgeport. *Assistant Clerk*, HAROLD R. DURANT, Waterbury.
 Democrats in Italics.

SECTION 4.		SECTION 3.		SECTION 2.		SECTION 1.	
1st Row.		1st Row.		1st Row.		1st Row.	
11 Tyler, J. S.	East Haven.	1 Elliott, T. O.	Pomfret.	3 Banks, M. E.	Fairfield.	13 Sperry, G. T.	Washington.
13 Pendleton, C. H.	Scotland.	3 Hubbard, W. C.	Durham.	4 Jewett, Levi	Chatham.	14 Hallowell, E. P.	Preston.
165 Hatheway, T. B.	Windsor.	<i>A. Robinson, E. M.</i>	<i>Danbury.</i>	<i>A. Amos, A. H.</i>	<i>Willimantic.</i>	<i>16 Chase, J. P.</i>	<i>Stonington.</i>
197 Brown, H. H.	Southbury.	307 Geer, W. H.	Lebanon.	306 Agard, W. A.	Tolland.	200 Lawrence, E. W.	Colebrook.
199 Moore, James	Middletown.	309 Foedick, F. S.	Lyme.	308 Whitney, W. F.	Wallingford.	7th.	
7th.		311 Hewitt, G. H.	Lebanon.	310 Whitman, J. M.	Voluntown.	228 Chapin, H. M.	New Hartford.
225 Hammond, G. A.	Putnam.	313 Kingsbury, A.	Coventry.	312 Henderson, L. W.	Wolcott.	228 Burdard, E. C.	Montville.
227 Allen, W. I.	Ledyard.	315 Rolf, F. H.	Gulford.	314 Hazen, W. E.	Redding.	230 Hurlbut, C. S.	Tolland.
229 Gibbs, O. E.	Norfolk.	317 Reed, H. D.	North Canaan.	316 Apley, L. H.	Goshen.	233 Marvin, William	Lyme.
231 Dakin, F. W.	Sharon.	319 Bradbury, J. H.	Old Lyme.	318 Smith, L. N.	Colebrook.	234 Goodman, G. E.	Bloomfield.
233 Hibbard, H. P.	Woodstock.	321 Phillips, W. H.	Chaplin.	320 Saov, E. C.	Colchester.	8th.	
8th.		323 Holman, W. G.	Eastford.	322 Clark, L. G.	Prospect.	244 Pierce, Marvin	Harwinton.
247 Loper, S. D.	Sharon.	325 Johnson, G. H.	Morris.	324 Fenn, W. I.	Meriden.	246 Ward, Eugene	Roxbury.
249 Snyder, C. A.	N. Stonington.	327 Kibbe, J. B.	Somers.	8th.		248 Sykes, E. E.	Groton.
251 Spencer, C. A.	New Hartford.	329 Ford, W. S.	Hampton.	226 Lowry, James	Brooklyn.	250 Smith, J. A.	Weston.
253 Millard, F. W.	Mansfield.	341 Ray, G. S.	Greenwich.	338 Gillette, E. D.	Easton.	252 Culver, A. W.	Beacon Falls.
Republicans, 61.		343 Rogers, M. P.	Cornwall.	340 Shannon, G. C.	Bridgewater.	254 Richmond, F. L.	Canterbury.
Total, 61.		345 Beckwith, J. T.	E. Lyme.	342 Hickok, C. T.	Bethel.	Total, 61.	
		Republicans, 60. Democrats, 0.		Republicans, 65. Democrats, 1.			
		Total, 60.		Total, 66.			

Rep.		Dem.		Total.	
Sec. 1,	36	35	61		
Sec. 2,	65	1	66		
Sec. 3,	66	..	66		
Sec. 4,	27	..	61		
Speaker,	1	..	..		
Total,	184	36	220		

ALPHABETICAL ROLL OF THE HOUSE.

Speaker of the House, the HON. MARCUS H. HOLCOMB, Southington.

[Republicans in Roman ; Democrats in *Italics*.]

Sec.	Row.	Seat.	Names.	Towns.	Committees.
A					
1	4	112	Abbey, James L.	Chester,	New Towns and Probate Districts.
1	6	194	<i>Adams, Horatio N.</i>	Goshen,	Labor.
2	7	206	Agard, William A.	Tolland,	Banks.
4	3	61	Alcorn, Hugh M.	Suffield,	Incorporations (Ch.).
2	4	96	Allen, Howard O.	East Windsor,	Public Health and Safety (Ch.).
4	7	227	Allyn, William I.	Ledyard,	Finance.
2	7	216	Apley, Levi H.	Goshen,	Putnam Memorial Camp.
2	1	6	Armington, Amos H.	Killingly,	Public Health and Safety.
1	6	196	Atwood, Curtis B.	Watertown,	Forfeited Rights.
3	3	47	Averill, Henry W.	Branford,	Agriculture (Ch.).
B					
3	4	97	Bailey, Arthur A.	Windsor,	Finance (Clerk).
4	4	99	Banks, Elmore S.	Fairfield,	{ Constitutional Amendments (Jt.) (Ch.). Judiciary.
2	1	2	Banks, Moses E.	Fairfield,	Education.
2	2	33	Barnes, Andrew G.	New Milford,	{ Railroads. Putnam Memorial Camp.
2	3	54	Barrows, Henry W.	Manchester,	Finance.
3	6	181	Bates, Albert Carlos	East Granby,	{ Education. Woman Suffrage (Clerk).
1	3	64	<i>Bates, Orren W.</i>	Sterling,	{ Public Health and Safety. Unfinished Business (Clerk).
2	8	245	Beckwith, John T.	East Lyme,	Military Affairs.
1	1	18	Benham, Willis	Hamden,	Capitol Furniture and Grounds.
2	5	126	Bennett, Alfred S.	Cheshire,	Agriculture.
1	5	102	<i>Bentley, Wareham W.</i>	Bozrah,	Claims.
2	4	86	Bergstrom, Stone J.	New Britain,	{ Appropriations. Joint Rules (Clerk).
4	4	109	Bidwell, Daniel D.	East Hartford,	Capitol Furniture and Grounds.
1	4	106	Bishop, Frank B.	Madison,	New Towns and Probate Districts.
2	7	202	Bishop, William S.	Andover,	Education.
4	4	105	Blakeslee, Ralph N.	Waterbury,	{ Roads, Bridges, and Rivers (Ch.). Woman Suffrage.
1	4	116	<i>Blodgett, Miles L.</i>	Canaan,	{ Congressional and Senatorial Districts. Constitutional Amendments (Clerk).
4	5	130	Bowen, Thomas	Naugatuck,	{ Joint Rules (Ch.). Judiciary.
3	7	219	Bradbury, John H.	Old Lyme,	Humane Institutions.
2	4	90	Briggs, Edward P.	Sherman,	{ Appropriations. Putnam Memorial Camp (Clerk).
4	6	197	Brown, Harry H.	Southbury,	Forfeited Rights (Clerk), New Counties and County Seats (Clerk).
1	5	146	<i>Browning, Arba</i>	Griswold,	Sale of Lands.
1	5	154	<i>Bruggemann, Peter</i>	Stonington,	Roads, Bridges, and Rivers, Contested Elec- tions (Clerk).
1	7	223	<i>Burchard, Robert C.</i>	Montville,	Legislative Expenses.
2	5	126	Burr, Gilbert B.	Ridgefield,	Education.
1	3	74	Burdick, Alfred L.	Westbrook,	Forfeited Rights.
2	2	33	Butler, Perlin S.	Woodstock,	Woman Suffrage (Ch.).
C					
2	4	92	Carlson, Charles B.	Haddam,	Claims (Clerk).
3	1	9	Cave, Thomas P.	Darien,	Legislative Expenses.
1	4	108	<i>Chappuis, John A.</i>	Warren,	Federal Relations.
1	7	226	<i>Chapin, Hermon M.</i>	New Hartford,	Education.

Sec.	Row.	Seat.	Names.	Towns.	Committees.
1	1	16	Champlin, Charles F.	Stonington,	Banks.
2	3	60	Cheney, Frank, Jr.	Manchester,	{ State Library (Chairman). Capitol Furniture and Grounds (Clerk).
1	5	160	Child, Luther M.	Thompson,	Claims.
4	2	87	Clark, Charles H.	Southington,	Manufactures.
2	6	180	Clark, George F.	Derby,	Excise.
2	7	232	Clark, Laverne G.	Prospect,	Woman Suffrage.
3	3	57	Clark, Walter H.	Hartford,	Judiciary.
1	6	190	Cleveland, Philo	Harwinton,	Putnam Memorial Camp.
4	1	15	Coe, Francis M.	Litchfield,	Agriculture.
3	5	183	Comstock, Wilbur S.	East Haddam,	Incorporations.
1	4	98	Connor, Michael J.	Enfield,	{ Sale of Lands (Ch.). Public Health and Safety.
2	4	84	Cranska, Floyd	Plainfield,	{ Appropriations. Federal Relations (Ch.).
4	4	107	Cronin, Daniel M.	New London,	{ Constitutional Amendments. Insurance (Clerk).
1	8	252	Culver, Andrew W.	Beacon Falls,	Labor.
3	7	208	Curtiss, Charles A.	Woodbury,	{ Finance. Woman Suffrage.
4	1	19	Cushman, Elbert M.	Granby,	Putnam Memorial Camp.

D

4	7	231	Dakin, Frank W.	Sharon,	Incorporations.
2	6	176	Davis, Edwin T.	Ellington,	State Library (Clerk).
1	5	144	Davis, Frank O.	Pomfret,	Federal Relations (Clerk).
3	4	93	Davis, John H.	Preston,	Railroads.
1	3	70	Davis, Charles Newell	Killingworth,	New Counties and County Seats.
4	3	67	Day, David S.	Colchester,	Judiciary (Clerk).
1	5	156	Day, Everett W.	Chatham,	School Fund.
1	2	33	Day, James H.	Old Saybrook,	Railroads (Clerk).
2	2	94	Dickinson, Sylvus C.	Stratford,	Public Health and Safety.
4	4	117	Downs, Jerome A.	Bethany,	Roads, Bridges, and Rivers.

E

3	1	1	Elliott, Thomas O.	Pomfret,	Roads, Bridges, and Rivers.
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F

4	3	69	Farrel, Alton	Ansonia,	Appropriations (Clerk).
2	7	234	Fenn, Willis I.	Meriden,	{ Cities and Boroughs. Legislative Expenses (Ch.).
2	5	132	Fish, Simeon G.	Groton,	Excise.
1	3	62	Fitts, Thomas K.	Ashford,	New Counties and County Seats.
3	8	239	Ford, William S.	Hampton,	School Fund.
3	7	209	Fosdick, Frederick S.	Lyme,	Agriculture (Clerk).
4	5	149	Fowler, George T.	North Branford,	Humane Institutions.
1	4	118	Fowler, Luther W.	Middlefield,	Roads, Bridges, and Rivers.
1	3	78	Fox, John O.	Putnam,	{ Capitol Furniture and Grounds. Contingent Expenses.
4	4	111	Francis, Herbert C.	Newington,	{ Woman Suffrage. Congressional and Senatorial Districts.
4	6	191	Froidevaux, Charles F.	Avon,	State Prison.
2	6	182	Fuller, Frank W.	Marlborough,	Claims.

G

3	7	207	Geer, William H.	Lebanon,	Education.
4	7	229	Gibbs, Olin E.	Norfolk,	Humane Institutions.
2	8	238	Gillette, Edward D.	Easton,	Finance.
2	6	174	Gillette, E. Samuel	Burlington,	Insurance.
2	3	58	Glazier, Frank D.	Glastonbury,	Railroads.
1	7	234	Goodman, George E.	Bloomfield,	Sale of Lands (Clerk).

Sec.	Row.	Seat.	Names.	Towns.	Committees.
4	3	75	Gower, Constant W.	Hartland,	Federal Relations.
3	7	205	Green, Robert W.	Brookfield,	Military Affairs.
2	5	130	Griswold, Arthur H.	Wethersfield,	State Prison (Clerk).
3	5	137	Griswold, Charles A.	West Hartford,	Insurance.
3	6	126	Griswold, Edward	Guilford,	Military Affairs (Ch.).
1	1	20	Griswold, Frank L.	Trumbull,	Fisheries and Game.
4	5	143	Guernsey, Howard M.	Thomaston,	{ Military Affairs. Contingent Expenses.
H					
3	5	129	Hackney, Charles A.	Farmington,	New Towns and Probate Districts.
4	5	145	Hale, Herbert W.	Norwich,	Humane Institutions.
2	6	173	Hallock, Edwin	Derby,	Appropriations.
3	5	119	Hall, William Henry	Willington,	{ New Counties and County Seats (Ch.). Finance.
4	4	115	Hammond, Cornelius A.	Seymour,	State Prison.
3	5	131	Hammond, Edward C.	Waterford,	Fisheries and Game (Clerk).
4	7	225	Hammond, George A.	Putnam,	{ Railroads. Capitol Furniture and Grounds (Ch.).
2	5	123	Hanmer, Charles H.	Wethersfield,	Military Affairs.
4	5	155	Hastings, James E.	Suffield,	Joint Rules.
4	6	126	Hatheway, Thomas B.	Windsor,	Constitutional Amendments.
4	5	159	Hatch, Joseph R.	New Fairfield,	Sale of Lands.
2	6	184	Hatch, George	Windham,	Insurance.
2	3	50	Havens, Owen Sulck	Rocky Hill,	Incorporations.
2	7	214	Hazen, William E.	Redding,	Excise (Clerk).
3	7	211	Hewett, George H.	Lebanon,	{ Joint Rules. Legislative Expenses.
2	7	213	Henderson, Luke W.	Wolcott,	{ Sale of Lands. Federal Relations.
4	7	233	Hibbard, Hezekiah P.	Woodstock,	Fisheries and Game.
2	8	242	Hickok, Clarence T.	Bethel,	{ New Towns and Probate Districts. Joint Rules.
3	4	81	Higgins, William L.	Coventry,	Humane Institutions (Ch.).
2	3	52	Hill, William H.	Redding,	Putnam Memorial Camp (Ch.).
3	3	53	Hoffman, Charles A.	Danbury,	Humane Institutions (Clerk).
4	5	141	Holcomb, Walter	Torrington,	{ Judiciary. Constitutional Amendments.
1	1	14	Holcomb, Marcus H.	Southington,	(Speaker).
3	7	223	Holman, Ward G.	Eastford,	{ Manufactures. Congressional and Senatorial Districts (Clerk)
3	6	175	Honold, C. Albert	Barkhamsted,	{ Federal Relations. Congressional and Senatorial Districts.
4	5	163	Hoskins, Frank N.	Simsbury,	Fisheries and Game.
4	2	41	Howard, Willis G.	Union,	Putnam Memorial Camp.
3	5	183	Hoyt, Thomas	Stamford,	{ Manufactures. State Library.
2	1	10	Huke, Ernest T.	Torrington,	Humane Institutions.
2	7	92	Hull, Arthur J.	Monroe,	{ State Prison (Ch.). Manual and Roll (Clerk).
1	3	44	Hull, Latham	No. Stonington,	{ Finance. Capitol Furniture and Grounds.
2	7	223	Hull, Harry L.	Lisbon,	New Towns and Probate Districts.
3	1	3	Hubbard, William C.	Durham,	Labor (Clerk).
3	6	193	Humphrey, Henry	Canton,	Woman Suffrage.
2	4	88	Huntington, Fred'k L.	Meriden,	Incorporations.
1	7	230	Hurlburt, Charles S.	Tolland,	Labor.
2	6	172	Hyatt, Joseph G.	Westport,	Insurance.
1	3	66	Hyde, Charles S.	Canterbury,	Education.
I					
3	3	49	Isbell, Milton C.	Ansonia,	{ Education (Ch.). Constitutional Amendments.
2	5	124	Ives, Frederick A.	Cheeshire,	Manufactures.
3	3	55	Ives, J. Moss	Danbury,	{ Constitutional Amendments (Ch.). Cities and Boroughs (Clerk).

Sec.	Row.	Seat.	Names.	Towns.	Committees.
J					
1	6	198	Jackson, Elmer	Wilton,	{ Claims. } Excise.
1	2	4	Jewett, Levi	Chatham,	Military Affairs.
3	8	285	Johnson, George H.	Morris,	Cities and Boroughs.
3	6	171	Jones, William Henry	Vernon,	Constitutional Amendments (Jt.).
K					
3	2	21	Keeney, Mayro	Somers,	Finance (Ch.).
4	4	97	Kenealy, Michael	Stamford,	Judiciary (Ch.).
3	8	237	Kibbe, John B.	Somers,	Claims.
1	5	143	<i>Kilborn, Frank J.</i>	Washington,	Fisheries and Game.
2	7	204	Kimball, James D.	Woodbury,	Public Health and Safety.
1	4	104	<i>King, Olcott F.</i>	South Windsor,	{ Military Affairs (Clerk). } Engrossed Bills.
2	3	56	Kingsbury, William S.	Glastonbury,	Public Health and Safety.
3	7	213	Kingsbury, Andrew	Coventry,	Agriculture.
3	4	88	Kneen, Edward W.	Huntington,	{ Incorporations. } Contingent Expense (Ch.).
1	5	153	<i>Knowlton, Robert D. W.</i>	Ashford,	{ Sale of Lands. } Forfeited Rights.
3	4	89	Kulle, Karl C.	Windsor Locks,	Banks.
L					
3	6	169	Larned, John M.	Stafford,	State Prison.
4	5	161	Latimer, Alonzo L.	Simsbury,	Agriculture.
1	6	200	Lawrence, Robert W.	Colebrook,	Federal Relations.
4	3	63	Lee, Henry	Bridgeport,	Cities and Boroughs (Ch.).
2	6	170	Lee, Mortimer M.	Norwalk,	{ Congressional and Senatorial Districts. } Constitutional Amendments.
4	3	71	Lehr, Frederick L.	New Haven,	Military Affairs.
4	8	247	Loper, Samuel D.	Sharon,	Insurance.
2	8	236	Lowry, James	Brooklyn,	Banks.
M					
4	5	153	Manross, Frederick N.	Bristol,	Cities and Boroughs.
4	5	139	Maples, Frank T.	Norwich,	{ Appropriations (Ch.). } Assignment of Seats.
4	4	101	Marsh, Samuel J.	Waterbury,	{ Judiciary. Assignment of Seats. } Rules (House).
1	7	232	Marvin, William	Lyme,	New Towns and Probate Districts (Clerk).
2	4	80	Marvin, Charles R.	Saybrook,	Insurance (Ch.).
3	2	23	Mead, Seaman	Greenwich,	{ Agriculture. } Woman Suffrage.
4	8	253	Millard, Frank W.	Mansfield,	{ Agriculture. } Military Affairs.
4	3	73	Miller, George W.	Hartland,	{ Labor. } Legislative Expenses.
2	5	120	Miller, Watson J.	Huntington,	{ Banks. } Congressional and Senatorial Districts (Ch.).
3	2	27	Moore, E. Allen	New Britain,	{ Legislative Expenses. } Education (Clerk).
4	6	199	Moore, James	Middletown,	{ Capitol Furniture and Grounds, } Joint Rules.
1	4	114	<i>Morehouse, Egbert A.</i>	Kent,	School Fund.
3	4	85	Morrison, Lincoln W.	Enfield,	{ School Fund (Ch.). } Forfeited Rights.
N					
1	5	140	<i>Northrop, John J.</i>	Newtown,	{ State Prison. } Legislative Expenses (Clerk).
O					
3	6	179	Olmsted, C. Henry	East Hartford,	Roads, Bridges, and Rivers (Clerk).
2	5	122	Osborn, John A.	Norwalk,	{ Constitutional Amendments (Jt.). } Railroads.

Sec.	Row.	Seat.	Names.	Towns.	Committees.
P					
1	6	192	Park, Angus	Sprague,	Corporations.
3	5	123	Parker, Henry C.	East Haddam,	Fisheries and Game.
2	1	8	Pascal, Richard H.	Portland,	Appropriations.
3	5	121	Patten, Freeman F.	Stafford,	{ Labor (Ch.). Insurance.
3	4	95	Pearne, Wesley U.	Middletown,	{ Railroads (Ch.). Rules (House). Constitutional Amendments (Jt.).
4	1	13	Pendleton, Charles H.	Scotland,	Agriculture.
4	2	33	Perry, James A.	Millford,	Fisheries and Game (Ch.).
1	2	43	Phelps, Lewis M.	Wallingford,	Insurance.
3	7	221	Phillips, William H.	Chaplin,	Joint Rules.
2	8	244	Pierce, Marvin	Harwinton,	Capitol Furniture and Grounds.
3	2	25	Pierson, Frank A.	Cromwell,	Banks (Clerk).
2	2	26	Pomeroy, Henry H.	New Milford,	Finance.
1	3	72	Pope, John B.	Oxford,	School Fund.
3	5	91	Potter, Hubert F.	North Haven,	Railroads.
4	5	158	Porter, David N.	Thompson,	Humane Institutions.
1	2	45	Pratt, Francis W.	Willington,	Excise.
R					
3	8	241	Ry, George S.	Greenwich,	New Counties and County Seats.
2	6	169	Raymond, Francis H.	Hebron,	Capitol Furniture and Grounds.
4	3	39	Reed, Levi M.	Union,	{ School Fund. Legislative Expenses.
3	7	217	Reed, Henry D.	North Canaan,	Cities and Boroughs.
1	6	193	Reed, Porter M.	Granby,	{ School Fund. New Counties and County Seats.
1	4	100	Reddy, Edward L.	Winchester,	Forfeited Rights.
4	6	187	Reynolds, Marcus L.	Bridgeport,	{ Unfinished Business (Ch.). Incorporations.
1	8	254	Richmond, Fred L.	Canterbury,	Putnam Memorial Camp.
2	6	186	Risedorf, Charles F.	Windham,	Finance.
1	2	40	Rix, Howard Austin	Salem,	{ Forfeited Rights. New Counties and County Seats.
1	4	108	Roberts, Harry	Naugatuck,	{ Constitutional Amendments. Legislative Expenses.
3	6	173	Roberts, Frank S.	Barkhamsted,	New Counties and County Seats.
3	6	177	Roberts, Albert C.	Salisbury,	Constitutional Amendments.
3	1	5	Robinson, Ernest N.	Durham,	Legislative Expenses.
3	6	165	Robinson, William C.	Columbia,	Labor.
3	5	124	Rockwell, George L.	Ridgefield,	{ School Fund (Clerk). Forfeited Rights.
3	8	243	Rogers, Miner P.	Cornwall,	New Counties and County Seats.
3	7	215	Rolf, Frederick H.	Guilford,	Manufactures (Clerk).
3	3	51	Rulc, Charles W.	Farmington,	Claims (Ch.).
3	1	7	Ruscoe, DeWitt C.	New Canaan,	Public Health and Safety.
S					
1	2	34	Sackse, Conrad	Vernon,	Federal Relations.
3	4	79	Scott, Frederick A.	Plymouth,	{ Incorporations (Clerk). Engrossed Bills (Ch.).
1	6	198	Simmons, William S.	Plainfield,	Cities and Boroughs.
2	8	240	Shannon, Christ. C.	Bridgewater,	Woman Suffrage.
4	3	65	Smith, Emor A.	Hartford,	{ Assignment of Seats (Ch.). Cities and Boroughs.
2	2	29	Smith, Frank E.	Branford,	Fisheries and Game.
4	2	35	Smith, George Wm.	Millford,	{ Public Health and Safety (Clerk). Manual and Roll (Ch.).
2	7	218	Smith, Lester N.	Colebrook,	Roads, Bridges, and Rivers.
1	8	260	Smith, James A.	Weston,	Roads, Bridges, and Rivers.
2	7	220	Snow, Edward C.	Colchester,	Labor.
4	8	249	Snyder, Calvin A.	N. Stonington,	{ Constitutional Amendments (Jt.). Congressional and Senatorial Districts.

Sec.	Row.	Seat.	Names.	Towns.	Committees.
3	7	201	Southworth, Edward C.	Saybrook,	Roads, Bridges, and Rivers.
1	3	76	Southwick, Royal K.	Cornwall,	{ Sale of Lands. State Prison.
3	6	167	Sperry, Myron W.	Bolton,	New Towns and Probate Districts.
1	1	12	Sperry, George T.	Washington,	Appropriations.
2	4	94	Spencer, Henry	Haddam,	Constitutional Amendments (Jt.), (Clerk)
4	8	251	Spencer, Corral A.	New Hartford,	Sale of Lands.
1	5	248	<i>Spicer, Edward C.</i>	Groton,	{ Manufactures. Constitutional Amendments (Jt.).
1	2	36	<i>Stevens, Adelbert H.</i>	Killingworth,	New Towns and Probate Districts.
2	2	22	Stevens, Evelyn E.	Clinton,	Manufactures (Ch.).
1	5	164	<i>Stevens, Harry E.</i>	Norfolk,	Excise.
4	3	77	Stoughton, Lemuel	East Windsor,	Federal Relations.
4	2	43	Stoughton, Frank	Bethlehem,	Claims.
3	5	125	Storrs, Lewellyn J.	Mansfield,	Railroads.

T

1	5	150	Tanner, Marvin H.	Winchester,	{ Appropriations. Joint Rules.
3	2	31	Thompson, Clarence E.	Orange,	Banks (Chairman).
3	3	59	Tilson, John Q.	New Haven,	{ New Towns and Probate Districts (Chairman). Judiciary. Constitutional Amendments (Jt.).
1	2	46	<i>Troy, Edward W.</i>	Newtown,	Sale of Lands.
4	1	17	Trumbull, Samuel	Litchfield,	Banks.
4	1	11	Tyler, John S.	East Haven,	Excise (Chairman).

U

4	5	157	Usher, Robert C.	Plainville,	{ Excise. Congressional and Senatorial Districts.
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V

2	24	113	Vail, Walter S.	Franklin,	School Fund.
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W

2	2	30	Wallace, George W.	Middlebury,	Putnam Memorial Camp (Clerk).
4	4	103	Waller, Charles B.	New London,	{ Judiciary. Assignment of Seats.
1	3	68	<i>Wanger, Charles F.</i>	Salisbury,	Manufactures.
2	8	246	Ward, Eugene	Roxbury,	State Prison.
1	5	146	<i>Warren, Frank P.</i>	Killingly,	{ State Prison. Manual and Roll.
2	3	48	Warner, William H.	Woodbridge,	Forfeited Rights (Chairman).
2	6	166	Way, C. Daniel	Hebron,	Fisheries and Game.
2	5	138	Webster, William A.	Berlin,	Banks.
2	7	208	Whitney, William F.	Wallingford,	{ Constitutional Amendments (Jt.). Public Health and Safety.
2	7	210	Whitman, James M.	Voluntown,	Joint Rules.
4	5	151	Wilcox, Henry B.	Bristol,	Excise.
4	6	189	Wilkinson, John	Orange,	Cities and Boroughs.
4	5	147	Wright, Walter H.	Essex,	Humane Institutions.

MEMBERS AND OFFICERS

OF THE

House of Representatives of the State of Connecticut,

JANUARY SESSION, 1905.

Speaker — The HON. MARCUS H. HOLCOMB, *r.*, Southington.

HARTFORD COUNTY.

Town.	Name.	Pol.	Age.	Birthplace.	Occupation.	Married or Single.	P. O. Address.
Hartford,	WALTER H. CLARK,	<i>r.</i> ,	32	Hartford,	Lawyer,	Married,	Hartford.
"	EMOR A. SMITH,	<i>r.</i> ,	40	Providence, R.I.,	Manager,	Married,	Hartford.
Avon,	CHAS. F. FROIDEVAUX,	<i>r.</i> ,	37	Collinsville,	Machinist,	Widower,	Collinsville. ¹
Berlin,	WILLIAM H. WEBSTER,	<i>r.</i> ,	50	Berlin,	Merchant,	Married,	Berlin.
Bloomfield,	GEORGE E. GOODMAN,	<i>d.</i> ,	63	West Hartford,	Farmer,	Married,	Bloomfield.
Bristol,	HENRY B. WILCOX,	<i>r.</i> ,	34	Meriden,	Foreman,	Married,	Bristol.
"	FRED'K N. MANROSS,	<i>r.</i> ,	46	Forestville,	Manufacturer,	Married,	Forestville. ²
Burlington,	E. SAMUEL GILLETTE,	<i>r.</i> ,	50	Wallingford,	Farmer,	Married,	R. F. D. Bristol. ³
Canton,	HENRY HUMPHREY,	<i>r.</i> ,	59	Smyrna, N. Y.,	Farmer,	Married,	Canton Center.
East Granby,	ALBERT CARLOS BATES,	<i>r.</i> ,	39	East Granby,	Librarian,	Single,	Hartford.
East Hartford,	DANIEL D. BIDWELL,	<i>r.</i> ,	38	East Hartford,	Journalist,	Married,	East Hartford.
"	C. HENRY OLMSTED,	<i>r.</i> ,	31	East Hartford,	Civil Engineer,	Married,	East Hartford.
East Windsor,	LEMUEL STOUTHETON,	<i>r.</i> ,	39	East Windsor,	Farmer,	Married,	Warehouse Pt.
"	HOWARD O. ALLEN,	<i>r.</i> ,	50	East Windsor,	Physician,	Married,	Broad Brook.
Enfield,	LINCOLN W. MORRISON,	<i>r.</i> ,	37	Enfield,	Lawyer,	Single,	Thompsonville.
"	MICHAEL J. CONNOR,	<i>d.</i> ,	31	Thompsonville,	Salesman,	Married,	Thompsonville. ⁴
Farmington,	CHARLES W. RUIC,	<i>r.</i> ,	39	Granby,	Lawyer,	Married,	Farmington.
"	CHARLES A. HACKNEY,	<i>r.</i> ,	44	New Hartford,	Merchant,	Married,	Unionville.
Glastonbury,	FRANK D. GLAZIER,	<i>r.</i> ,	47	So. Glastonb'y,	Manufacturer,	Married,	S. Glastonbury.
"	WILLIAM S. KINGSBURY,	<i>r.</i> ,	37	Glastonbury,	Physician,	Married,	Glastonbury.
Granby,	ELBERT M. CUSHMAN,	<i>r.</i> ,	47	Granby,	Farmer,	Married,	North Granby.
"	PORTER M. REED,	<i>r.</i> ,	40	Elborne, Ill.,	Farmer,	Married,	West Granby.
Hardland,	CONSTANT W. GOWER,	<i>r.</i> ,	28	East Hardland,	Farmer,	Single,	East Hardland.
"	GEORGE W. MILLER,	<i>r.</i> ,	43	Hardland,	Farmer,	Married,	Hardland. ⁵
Manchester,	FRANK CHENEY, JR.,	<i>r.</i> ,	44	Manchester,	Manufacturer,	Married,	S. Manchester.
"	HENRY W. BARROWS,	<i>r.</i> ,	62	Manchester,	Grain Dealer,	Married,	Manchester.
Marlborough,	FRANK W. FULLER,	<i>r.</i> ,	32	Marlborough,	Farmer,	Married,	Marlborough.
New Britain,	E. ALLEN MOORE,	<i>r.</i> ,	39	Kensington,	Manufacturer,	Married,	New Britain.
"	STONE J. BERGSTROM,	<i>r.</i> ,	41	Sweden,	Merchant,	Married,	New Britain.
Newington,	HERBERT C. FRANCIS,	<i>r.</i> ,	39	Newington,	Farmer & T. Cle'k,	Single,	Newington.
Plainville,	ROBERT C. USHER,	<i>r.</i> ,	63	Plymouth,	Town Clerk,	Married,	Plainville. ⁶
Rocky Hill,	OWEN RUICK HAVENS,	<i>r.</i> ,	48	Wethersfield,	Manufacturer,	Married,	Rocky Hill. ⁷
Simsbury,	FRANK N. HOSKINS,	<i>r.</i> ,	46	Simsbury,	Farmer,	Single,	Simsbury.
"	ALONZO L. LATIMER,	<i>r.</i> ,	59	Canton,	Farmer,	Married,	W. Simsbury.
Southington,	MARCUS H. HOLCOMB,	<i>r.</i> ,	60	New Hartford,	Lawyer,	Widower,	Southington. ⁸
"	CHARLES H. CLARK,	<i>r.</i> ,	73	Southington,	Manufacturer,	Married,	Milldale. ⁹
South Windsor,	OLCOTT F. KING,	<i>d.</i> ,	26	South Windsor,	Farmer,	Single,	South Windsor.
Suffield,	HUGH M. ALCORN,	<i>r.</i> ,	31	Suffield,	Lawyer,	Married,	Hartford. ⁴
"	JAMES E. HASTINGS,	<i>r.</i> ,	50	West Suffield,	Farmer,	Married,	West Suffield.
West Hartford,	CHARLES A. GRISWOLD,	<i>r.</i> ,	44	West Hartford,	Tobacco Dealer,	Married,	West Hartford.
Wethersfield,	ARTHUR H. GRISWOLD,	<i>r.</i> ,	42	Wethersfield,	Farmer,	Married,	Wethersfield.
"	CHARLES H. HANMER,	<i>r.</i> ,	34	Wethersfield,	Farmer,	Married,	Wethersfield.
Windsor,	ARTHUR A. BAILEY,	<i>r.</i> ,	31	Windsor,	Manager,	Single,	Windsor.
"	THOMAS B. HATHEWAY,	<i>r.</i> ,	37	Windsor,	Farmer,	Married,	Poquonock.
Windsor Locks,	KARL C. KULLE,	<i>r.</i> ,	28	Tariffville,	Cigar Mfr.,	Single,	Windsor Locks.

¹ House, 1895.

² House, 1901.

³ Constitutional Convention, 1902.

⁴ House, 1903.

⁵ House, 1899.

⁶ House, 1895.

⁷ House, 1893.

⁸ Senate, 1893.

⁹ House, 1895, 1899.

NEW HAVEN COUNTY.

<i>Town.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or Single.</i>	<i>P. O. Address.</i>
New Haven,	JOHN Q. TILSON,	r.,	38	Clear Br., Ten.,	Lawyer,	Single,	New Haven.
"	FREDERICK L. LEHR,	r.,	39	New Haven,	Merchant,	Married,	New Haven.
Waterbury,	RALPH N. BLAKESLEE,	r.,	48	Waterbury,	Trucking,	Married,	Waterbury.
"	SAMUEL J. MARSH,	r.,	42	Litchfield,	Lawyer,	Single,	Waterbury.
Ansonia,	ALTON FARREL,	r.,	25	Ansonia,	Manufacturer,	Single,	Ansonia.
"	MILTON C. ISBELL,	r.,	34	Seymour,	Lawyer,	Single,	Ansonia.
Beacon Falls,	ANDREW W. CULVER,	r.,	58	Oxford,	Farmer,	Married,	Beacon Falls. ¹
Bethany,	JEROME A. DOWNS,	r.,	35	Bethany,	Farmer,	Married,	r. f. d., Bethany
Branford,	HENRY W. AVERILL,	r.,	53	Branford,	Fruit Grower,	Married,	Branford. ²
"	FRANK E. SMITH,	r.,	50	New Haven,	Oyster Dealer,	Married,	Stony Creek.
Cheshire,	ALFRED S. BENNETT,	r.,	46	Cornwall, Eng.,	Merchant,	Married,	Cheshire. ³
"	FREDERICK A. IVES,	r.,	44	Cheshire,	Manufacturer,	Married,	West Cheshire
Derby,	GEORGE F. CLARK,	r.,	49	Sheffield, Eng.,	Foreman,	Married,	Derby.
"	EDWIN HALLOCK,	r.,	64	Derby,	Merchant,	Single,	Derby. ⁴
East Haven,	JOHN S. TYLER,	r.,	69	East Haven,	Farmer,	Married,	East Haven. ⁵
Guilford,	EDWARD GRISWOLD,	r.,	65	Guilford,	Merchant,	Widower,	Guilford. ⁶
"	FREDERICK H. ROLF,	r.,	28	Guilford,	Manufacturer,	Single,	Guilford.
Hamden,	WILLIS BENHAM,	r.,	63	Hamden,	Farmer,	Married,	Hamden.
Madison,	FRANK B. SHOP,	r.,	50	North Madison,	Farmer,	Married,	North Madison
Meriden,	WILLIS I. FENN,	r.,	49	Wallingford,	Lawyer,	Single,	Meriden. ⁷
"	FRED'K L. HUNTINGTON,	r.,	41	Meriden,	Manufacturer,	Married,	Meriden.
Middlebury,	GEORGE W. WALLACE,	r.,	42	Bridgeport,	Hotel Keeper,	Married,	Middlebury. ⁸
Milford,	GEORGE WM. SMITH,	r.,	48	Southbury,	Farmer,	Married,	Milford. ⁹
"	JAMES A. PERRY,	r.,	49	Westport,	Grocer,	Married,	Milford.
Naugatuck,	THOMAS BOWEN,	r.,	30	Llanelly, Wales,	Lawyer,	Single,	Naugatuck. ¹
"	HARRY ROBERTS,	d.,	43	Waterbury,	Electro Plater,	Married,	r. f. d. Naugatuck.
North Branford,	GEORGE T. FOWLER,	r.,	49	Salem,	Farmer,	Married,	North Branford.
North Haven,	HUBERT F. POTTER,	r.,	47	Hamden,	Farmer,	Married,	North Haven.
Orange,	CLAR'CE E. THOMPSON,	r.,	60	West Haven,	Banker,	Married,	New Haven. ²
"	JOHN WILKINSON,	r.,	47	New Haven,	Manufacturer,	Married,	West Haven.
Oxford,	JOHN B. POPE,	d.,	62	Roxbury,	Farmer,	Married,	Southbury. ³
Prospect,	LAVERGNE G. CLARK,	r.,	41	Prospect,	Farmer,	Married,	Union City.
Seymour,	CORN'US A. HAMMOND,	r.,	64	Torrington,	Mechanic,	Married,	Seymour.
Southbury,	HARRY H. BROWN,	r.,	31	Southbury,	Merchant,	Single,	Southbury.
Wallingford,	LEWIS M. PHELPS,	r.,	63	North'on, Mass.,	Merchant,	Married,	Wallingford.
"	WILLIAM F. WHITNEY,	r.,	45	Wallingford,	Farmer,	Married,	Wallingford.
Wolcott,	LUKE W. HENDERSON,	r.,	32	Thomaston,	Mechanic,	Married,	r. f. d. Waterbury.
Woodbridge,	WILLIAM H. WARNER,	r.,	51	Woodbridge,	Agent,	Widower,	Westville. ⁴

¹ House, 1882, 1903.² House, 1901.³ House, 1903.⁴ House, 1897, 1903.⁵ House, 1882, 1883, 1903.

Constitutional Convention, 1902.

⁶ House, 1901, Constitutional Convention, 1902.⁷ House, 1880, 1881, 1903

Republicans, 36; Democrats, 2.

NEW LONDON COUNTY.

New London,	DANIEL M. CRONIN,	r.,	26	New London,	Lawyer,	Single,	New London.
"	CHARLES B. WALLER,	r.,	29	New London,	Lawyer,	Married,	New London.
Norwich,	FRANK T. MAPLES,	r.,	46	Norwich,	Elocutionist,	Married,	Norwich. ¹
"	HERBERT W. HALE,	r.,	33	Lebanon,	Insurance Agt.,	Married,	Norwich Town
Bozrah,	WAREHAM W. BENTLEY,	d.,	43	N. Stonington,	Provision D'l'r,	Married,	Yantic. ¹
Colchester,	DAVID S. DAY,	r.,	24	Colchester,	Lawyer,	Single,	Colchester.
"	EDWARD C. SNOW,	r.,	58	East Haddam,	Blacksmith,	Married,	Colchester.
East Lyme,	JOHN T. BECKWITH,	r.,	66	New London,	Farmer,	Married,	East Lyme.
Franklin,	WALTER S. VAIL,	r.,	37	Manchester,	Farmer,	Single,	Yantic.
Griswold,	ARBA BROWNING,	d.,	42	Norwich Town,	Farmer,	Married, r. f. d. & Norwich	Norwich
Groton,	SIMEON G. FISH,	r.,	67	Groton,		Married,	Mystic.
"	EDWARD E. SPICER,	d.,	43	Ledyard,	Ice Dealer,	Married,	Groton.
Lebanon,	WILLIAM H. GEER,	r.,	51	Lebanon,	Farmer,	Single,	r. f. d. & Yantic.
"	GEORGE H. HEWITT,	r.,	47	Lebanon,	Farmer,	Married,	Lebanon.
Ledyard,	WILLIAM I. ALLYN,	r.,	29	Ledyard,	Farmer,	Married,	r. f. d. Mystic. ²

NEW LONDON COUNTY—CONTINUED.

Town.	Name.	Pol.	Age.	Birthplace.	Occupation.	Married or Single.	P. O. Address.
Lisbon.	HARRY L. HULL,	d.,	27	Lisbon,	Carpenter,	Married,	R. F. D. 4 Norwich.
Lyme.	FRED'K. S. FOSDICK,	r.,	46	Lyme,	Farmer,	Married,	North Lyme.
	WILLIAM MARVIN,	r.,	31	Lyme,	Farmer,	Married,	Hamburg.
Monville.	ROBERT C. BURCHARD,	d.,	30	Montville,	Mfrs. Agent,	Single,	Montville.
N. Stonington.	CALVIN A. SNYDER,	r.,	46	Reading, Pa.,	Clerk,	Married,	N. Stonington.
"	LATHAM HULL,	d.,	34	No. Stonington,	Farmer,	Married,	N. Stonington. ³
Old Lyme.	JOHN H. BRADBURY,	r.,	63	Webster, Mass.,	Wool Scourer,	Married,	Lyme. ³
Preston.	EDWARD P. HOLLOWELL,	r.,	48	Norwich,	Farmer,	Married,	Preston.
"	JOHN H. DAVIS,	r.,	42	Stonington,	Farmer,	Married,	R. F. D. 1 Norwich ¹
Salem.	HOWARD AUSTIN RIX,	r.,	39	Salem,	Farmer,	Married,	R. F. D. 3 Colchester.
Sprague.	ANGUS PARK,	r.,	45	Scotland,	Manufacturer,	Married,	F. D. 1 Hanover.
Stonington.	CHARLES F. CHAMPLIN,	r.,	48	N. Stonington,	Farmer,	Married,	Westerly, R. I. ¹
"	PETER BRUGGEMANN,	d.,	47	Germany,	Superintendent,	Married,	Ystetic.
Volantown.	JAMES M. WHITMAN,	r.,	52	North Coventry,	Teaming,	Married,	Voluntown.
Waterford.	EDWARD C. HAMMOND,	r.,	36	Boston, Mass.,	Farmer,	Single,	New London.

¹ House, 1903.² House, 1893.³ Constitutional Convention, 1903.

Republicans, 23 ; Democrats, 7.

FAIRFIELD COUNTY.

Bridgeport.	HENRY LEE,	r.,	56	Coventry.	Merchant,	Widower,	Bridgeport. ¹
"	MARCUS L. REYNOLDS,	r.,	54	Easton,	Superint'dent,	Married,	Bridgeport.
Danbury.	CHARLES A. HOFFMAN,	r.,	41	High Br., N. J.,	Cigar Man'r,	Married,	Danbury. ²
"	J. MOSS IVES,	r.,	28	Danbury,	Lawyer,	Married,	Danbury.
Bethel.	CLARENCE T. HICKOK,	r.,	46	Bethel,	Hatter,	Married,	Bethel.
Brookfield.	ROBERT W. GREEN,	r.,	35	New Milford,	Merchant,	Single,	Brookfield C'r. ³
Darien.	THOMAS P. CAVE,	r.,	71	New York City,	Decorator,	Married,	Darien. ²
Easton.	EDWARD D. GILLETTE,	r.,	41	Easton,	Farmer,	Married,	R. F. D. 1 Bridgeport.
Fairfield.	ELMORE S. BANKS,	r.,	38	Southport,	Lawyer,	Married,	Fairfield. ⁴
"	MOSES E. BANKS,	r.,	69	Easton,	Educational,	Married,	Bridgeport.
Greenwich.	SEAMAN MEAD,	r.,	67	Greenwich,	Farmer,	Married,	Greenwich. ⁶
"	GEORGE S. RAY,	r.,	69	New York City,	Carriage Mak'r,	Single,	Greenwich.
Hartington.	WATSON J. MILLER,	r.,	54	Middletown,	Manufacturer,	Married,	Shelton.
"	EDWARD W. KNEEN,	r.,	29	Shelton,	Banker,	Married,	Shelton.
Monroe.	ARTHUR J. HULL,	r.,	36	Monroe,	Lawyer,	Single,	Bridgeport.
New Canaan.	DEWITT C. RUSCOE,	r.,	64	New Canaan,	Farmer,	Married,	New Canaan. ²
New Fairfield.	JOSEPH R. HATCH,	r.,	41	New Fairfield,	Farmer,	Married,	R. F. D. 54 Danbury. ³
Newtown.	EDWARD W. TROY,	d.,	29	Newtown,	Undertaker,	Single,	Sandy Hook.
"	JOHN J. NORTHROP,	d.,	34	Newtown,	Farmer,	Single,	Newtown.
Norwalk.	JOHN A. OSBORN,	r.,	57	New Canaan,	Manufacturer,	Married,	Norwalk.
"	MORTIMER M. LEE,	r.,	58	Pennsylvania,	Importer,	Married,	South Norwalk.
Rocking.	WILLIAM E. HAZEN,	r.,	38	New York,	Farmer,	Married,	Georgetown.
"	WILLIAM H. HILL,	r.,	59	Redding,	Farmer,	Married,	Bethel. ⁶
Ridgefield.	GEORGE L. ROCKWELL,	r.,	36	New Haven,	Manufacturer,	Married,	Ridgefield.
"	GILBERT B. BURR,	r.,	38	N. Salem, N. Y.,	Farmer,	Married,	Danbury.
Sherman.	EDWARD P. BRIGGS,	r.,	58	Sherman.	Salesman,	Married,	Sherman.
Stamford.	MICHAEL KENEALY,	r.,	50	Stamford,	Lawyer,	Married,	Stamford. ⁷
"	THOMAS HOYT,	r.,	54	Rye, N. Y.,	Collector,	Married,	Stamford.
Stratford.	SYLVUS C. DICKINSON,	r.,	71	Milford,		Married,	Stratford.
Trumbull.	FRANK L. GRISWOLD,	r.,	39	Bridgeport,	Farmer,	Married,	R. F. D. 3 Bridgeport.
Weston.	JAMES A. SMITH,	r.,	50	Garrison's, N. Y.,	Timber Deal'r,	Married,	R. F. D. 12 Westport.
Westport.	JOSEPH G. HYATT,	r.,	52	Westport,	Lawyer,	Married,	Westport. ⁸
Wilton.	ELMER JACKSON,	r.,	43	Wilton,	Farmer,	Married,	Wilton.

¹ House, 1901.² House, 1903.³ House, 1899.⁴ House, 1901, 1903.⁵ House, 1896, 1897, 1899,⁶ House, 1899, 1901, 1901.⁷ House, 1897, 1899, 1903; Senate, 1901.⁸ House, 1897.

Republicans, 31 ; Democrats, 2.

WINDHAM COUNTY.

<i>Town.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or Single.</i>	<i>P. O. Address.</i>
Windham,	CHARLES F. RISEDORF,	r.,	55	Milan, N. Y.,	Shoe Dealer,	Married,	Willimantic.
"	GEORGE HATCH,	r.,	50	So. Windham,	Mechanic,	Single,	S. Windham.
Putnam,	JOHN O. FOX,	d.,	41	Putnam,	Lumber Dealer,	Married,	Putnam.
"	GEORGE A. HAMMOND,	r.,	63	Hampton,	Silk Mfr.,	Married,	Putnam. ¹
Ashford,	ROBT D. W. KNOWLTON,	d.,	44	Ashford,	Farmer,	Married,	W. Ashford. ²
"	THOMAS K. FITTS,	d.,	72	Ashford,	Florist & Farm.	Single,	Ashford. ³
Brooklyn,	JAMES LOWRY,	r.,	58	Central Falls,	RICarpenter,	Married,	Brooklyn.
Canterbury,	FRED L. RICHMOND,	d.,	34	Canterbury,	Farmer,	Married,	Plainfield. ⁴
"	CHARLES S. HYDE,	d.,	45	Canterbury,	Farmer,	Married,	Brooklyn. ⁵
Chaplin,	WILLIAM H. PHILLIPS,	r.,	52	Jewett City,	Mdse. & Lum.,	Married,	Chaplin.
Eastford,	WARD G. HOLMAN,	r.,	29	Eastford,	Grain Dealer,	Married,	Phoenixville.
Hampton,	WILLIAM S. FORD,	r.,	58	Mansfield,	Farmer,	Married,	Hampton.
Killingly,	AMOS H. ARMINGTON,	r.,	59	E. Prov., R. I.	Grocer,	Married,	Danielson.
"	FRANK P. WARREN,	d.,	52	Killingly, Lum. D'r. & Farmer,		Married,	Killingly. ⁶
Plainfield,	FLOYD CRANSKA,	r.,	55	Thompson,	Manufacturer,	Widower,	Moosup. ⁴
"	WILLIAM S. SIMMONS,	r.,	65	Warwick, R. I., Ag't St. Bd. Ed.,		Married,	Cent'l Village. ⁷
Pomfret,	THOMAS O. ELLIOTT,	r.,	52	Thompson,	Farmer & Lum.,	Widower,	Elliott. ⁷
"	FRANK O. DAVIS,	d.,	45	Pomfret,	Real Estate,	Married,	Putnam.
Scotland,	CHAS. H. PENDLETON,	r.,	64	Preston,	Farmer,	Married,	Scotland.
Sterling,	ORREN W. BATES,	d.,	42	Coventry, R. I.,	Undertaker,	Married,	Oneco. ⁸
Thompson,	DAVID N. PORTER,	r.,	53	Thompson,	Farmer,	Married,	E. Thompson. ⁴
"	LUTHER M. CHILD,	r.,	56	Thompson,	Farmer,	Widower,	N. Grovesenor Dale
Woodstock,	HEZEKIAH P. HIBBARD,	r.,	57	Woodstock,	Farmer,	Married,	R. P. D. So'b'ge, M ^o
"	PERLIN S. BUTLER,	r.,	66	Willbhm., Mass.,	Clergyman,	Married,	W. Woodstock

¹ House, 1876, 1885, 1886.² House, 1889.³ House, 1883, 1885. Constitutional Convention, 1902.⁴ House, 1903.⁵ House, 1897, 1903.⁶ House, 1881.⁷ House, 1881, 1882, 1891, 1893, Constitutional

Convention, 1902.

⁸ House, 1897.⁹ House, 1884.

Republicans, 16; Democrats, 8.

LITCHFIELD COUNTY.

Litchfield,	SAMUEL TRUMBULL,	r.,	60	Ireland,	Contractor,	Married,	Litchfield.
"	FRANCIS M. COE,	r.,	52	Litchfield,	Farmer,	Married,	Litchfield.
Winchester,	MARVIN H. TANNER,	r.,	54	Warren,	Carriage Dir.,	Married,	Winsted.
"	EDWARD L. REIDY,	d.,	39	Winsted,	Mason,	Single,	Winsted. ¹
New Milford,	ANDREW G. BARNES,	r.,	66	Sherman,	Farmer,	Married,	New Milford. ²
"	HENRY H. POMEROY,	r.,	42	New Milford,	Livestock Dir.,	Married,	Gaylordsville.
Barkhamsted,	C. ALBERT HONOLD,	r.,	44	Pennsylvania,	Farmer,	Married,	Pleasant Valley
"	FRANK S. ROBERTS,	r.,	34	Hartland,	Farmer,	Married,	Barkhamsted.
Bethlehem,	FRANK STOUGHTON,	r.,	56	Barkhamsted,	Farmer,	Married,	Bethlehem. ³
Bridgewater,	CHRIST' R C. SHANNON,	d.,	47	Bridgewater,	Farmer,	Single,	Bridgewater.
Canaan,	MILES L. BLODGETT,	d.,	31	Salisbury,	Farmer,	Married,	Falls Village.
Colebrook,	LESTER N. SMITH,	r.,	40	Colebrook,	Farmer,	Married,	R. P. D. Winsted. ¹
"	ROBERT W. LAWRENCE,	r.,	36	Colebrook,	Farmer,	Single,	R. P. D. Winsted. ¹
Cornwall,	MINER P. ROGERS,	r.,	30	Cornwall,	Butcher,	Married,	West Cornwall.
"	ROYAL K. SOUTHWICK,	r.,	59	Bunker Hill, Ill.,	Farmer,	Married,	Cornwall.
Goshen,	HORATIO N. ADAMS,	d.,	35	Goshen,	Blacksmith,	Married,	R. P. D. W. Goshen.
"	LEVI H. APLEY,	r.,	38	Goshen,	Farmer,	Single,	Norfolk.
Harwinton,	MARVIN PIERCE,	r.,	59	Broad Brook,	Farmer,	Married,	R. P. D. Torrington.
"	PHILO CLEAVELAND,	r.,	66	Amenia, N. Y.,	Farmer,	Married,	Torrington.
Kent,	EGBERT A. MORRHOUSE,	d.,	30	Kent,	Merchant,	Married,	Kent.
Morris,	GEO. H. JOHNSON,	r.,	35	Morris,	Merchant,	Married,	East Morris.
New Hartford,	CORRELL A. SPENCER,	r.,	33	New Hartford,	Carpenter,	Married,	Nepaug.
"	HERMON M. CHAPIN,	d.,	38	Pine Meadow,	Manufacturer,	Married,	Pine Meadow
Norfolk,	HARRY E. STEVENS,	d.,	32	Fulton, N. Y.,	Salesman,	Married,	Norfolk.
"	OLIN E. GIBBS,	r.,	41	Ore Hill,	Station Agent,	Married,	Norfolk.
North Canaan,	HENRY D. REED,	r.,	34	No. Canaan,	Ticket Clerk,	Single,	Canaan.

LITCHFIELD COUNTY—CONTINUED.

Town.	Name.	Fol.	Age.	Birthplace.	Occupation.	Married or Single.	P. O. Address.
Plymouth,	FREDERICK A. SCOTT,	r.,	38	Plymouth,	Lawyer,	Single,	Pequabuck. ²
Roxbury,	EUGENE WARD,	r.,	62	Cold Spg., N.Y.,	Farmer,	Married,	Roxbury.
Salisbury,	CHARLES F. WANGER,	d.,	47	Salisbury,	Stove Dealer,	Married,	Salisbury.
"	ALBERT C. ROBERTS,	r.,	28	Lakeville,	Merchant,	Single,	Lakeville.
Sharon,	FRANK W. DAKIN,	r.,	54	No. East, N.Y.,	Cont'r & Bldr.,	Married,	Sharon.
"	SAMUEL D. LOPER,	r.,	35	Ellsworth,	Farmer,	Married,	Ellsworth.
Thomaston,	HOWARD M. GUERNSEY,	r.,	27	Thomaston,	Lumber Mfr.,	Single,	Thomaston. ¹
Torrington,	ERNEST T. HUKK,	r.,	52	Torrington,	Foreman,	Married,	Torrington.
"	WALTER HOLCOMB,	r.,	51	New Hartford,	Lawyer,	Married,	Torrington.
Warren,	JOHN A. CHAPPUIS,	d.,	40,	Goshen,	Farmer,	Married,	New Preston.
Washington,	GEORGE T. SPERRY,	r.,	54	Marbledale,	Tobacco Dealer,	Single,	Marbledale.
"	FRANK J. KILBORN,	d.,	55	Litchfield,	Miller,	Married,	Washing'n Dep. ⁴
Watertown,	CURTISS B. ATWOOD,	r.,	58	Bethlehem,	Law. & Farm'r,	Married,	Watertown.
Woodbury,	JAMES D. KIMBALL,	r.,	42	Cornwall,	Undertaker,	Married,	Woodbury.
"	CHARLES A. CURTISS,	r.,	29	Woodbury,	Manufacturer,	Single,	Woodbury.

¹ House, 1908.² House, 1895.³ Assistant Clerk of House, 1895; Clerk of House, 1897; Clerk of Senate, 1899; Clerk of Bills, 1901; Engrossing Clerk, 1903.⁴ House, 1901.

Republicans, 31; Democrats, 10.

MIDDLESEX COUNTY.

Middletown,	WESLEY U. PEARNE,	r.,	53	N. Y. City,	Lawyer,	Married,	Middletown. ¹
"	JAMES MOORE,	r.,	63	Ireland,	Mason Contr'r,	Married,	Middletown.
Crasham,	EVERARD W. DAY,	d.,	46	Cheshire,	Butcher,	Married,	East Hampton.
"	LEVI JEWETT,	r.,	69	Griswold,	Ret. Physician,	Married,	Cobalt.
Chester,	JAMES L. ABBEY,	r.,	65	Chester,	House Painter,	Married,	Chester.
Clinton,	EVELYN E. STEVENS,	r.,	70	Clinton,	Retired,	Married,	Clinton.
Cromwell,	FRANK A. PIERSON,	r.,	28	Cromwell,	Florist,	Married,	Cromwell.
Durham,	WILLIAM C. HUBBARD,	r.,	45	Durham,	Manufacturer,	Married,	Durham.
"	ERNEST N. ROBINSON,	r.,	45	Durham,	Carriage Dealer,	Married,	Durham Center.
East Haddam,	WILBUR S. COMSTOCK,	r.,	55	E. Haddam,	Gen. Ins. Agt.,	Married,	East Haddam.
"	HENRY C. PARKER,	r.,	52	E. Haddam,	Mechanic,	Married,	East Haddam.
East,	WALTER H. WRIGHT,	r.,	39	Clinton,	Manufacturer,	Married,	Centerbrook.
Haddam,	HENRY SPENCER,	r.,	52	Haddam,	Farmer,	Married,	Haddam. ²
"	CHARLES B. CARLSON,	r.,	27	Higginum,	Manufacturer,	Single,	Higginum.
E. Killingworth,	CHAS. NEWELL DAVIS,	d.,	58	Killingw'th,	Farmer,	Married,	Killingworth. ³
"	ADELBERT H. STEVENS,	d.,	47	Killingw'th,	Farmer,	Married,	Madison.
Middlefield,	LUTHER W. FOWLER,	r.,	44	Middlefield,	Farmer,	Married,	Middlefield.
Old Saybrook,	JAMES H. DAY,	r.,	41	N. Y. City,	Merchant,	Married,	Saybrook.
Portland,	RICHARD H. PASCALL,	r.,	63	England,	Manufacturer,	Married,	Portland.
Saybrook,	CHARLES R. MARVIN,	r.,	48	Saybrook,	Mfr. & Ins. Agt.,	Married,	Deep River. ⁴
"	EDW. C. SOUTHWORTH,	r.,	55	Saybrook,	Carpenter,	Married,	Deep River.
Westbrook,	ALFRED L. BURDICK,	r.,	39	Westbrook,	Farmer,	Married,	Westbrook.

¹ House, 1901.² House, 1903.³ House, 1899.⁴ House, 1885.

Republicans, 19; Democrats, 3.

TOLLAND COUNTY.

Tolland,	WILLIAM A. AGARD,	r.,	55	Hartford,	Manufacturer,	Married,	Tolland.
"	CHARLES S. HURLBUT,	r.,	48	Tolland,	Farmer & Teacher,	Married,	R. F. D. Rockville.
Andover,	WILLIAM S. BISHOP,	r.,	38	Andover,	Farmer,	Married,	Andover.
Bolton,	MYRON W. SPERRY,	r.,	35	Bolton,	Farmer,	Married,	Bolton.
Columbia,	WILLIAM C. ROBINSON,	r.,	41	Columbia,	Farmer,	Married,	Columbia.

TOLLAND COUNTY—CONTINUED.

<i>Town.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or single.</i>	<i>P. O. Address.</i>
Coventry,	WILLIAM L. HIGGINS,	r.,	37	Chester ¹ d, Ms.,	Physician,	Married,	So. Coventry.
"	ANDREW KINGSBURY,	r.,	55	Rockville,	Farmer,	Married,	a. p. d. Rockville.
Ellington,	EDWIN T. DAVIS,	r.,	41	Richford, Vt.,	Physician,	Married,	Ellington.
Hebron,	FRANCIS H. RAYMOND,	r.,	49	Brooklyn, N.Y.	Farmer,	Married,	Turnerville.
"	C. DANIEL WAY,	r.,	36	Gilead,	Farmer,	Widower,	Gilead.
Mansfield,	LEWELLYN J. STORRS,	r.,	36	Mansfield,	Farmer,	Married,	Mansf'd Center.
"	FRANK W. MILLARD,	r.,	38	Mansfield,	Merchant,	Married,	Merrow.
Somers,	MAYRO KEENEY,	r.,	42	Manchester,	Farmer,	Married,	Somersville. ¹
"	JOHN B. KIBBE,	r.,	50	Somers,	Farmer,	Married,	Somers.
Stafford,	FREEMAN F. PATTEN,	r.,	48	Stafford,	Retired,	Married,	Stafford Springs.
"	JOHN M. LARNED,	r.,	43	Stafford,	Farmer,	Married,	Stafford Springs.
Union,	LEVI M. REED,	r.,	57	Sturbridge, Ms.,	Farmer,	Married,	Union. ²
"	WILLIS G. HOWARD,	r.,	62	Millford, Ms.,	Farmer,	Married,	No. Ashford.
Vernon,	WM. HENRY JONES,	r.,	66	England,	Salesman,	Married,	Rockville.
"	CONRAD SACHSE,	d.,	56	Germany,	Weaver,	Married,	Rockville.
Willington,	WILLIAM HENRY HALL,	r.,	37	So. Willington,	Manufacturer,	Married,	So. Willington. ³
"	FRANCIS W. PRATT,	r.,	48	Providence, R.I.	Farmer,	Married,	West Willington.

¹ House, 1903. ² House, 1885. ³ House, 1898, 1895, 1897, Senate, 1899, Constitutional Convention, 1902.

TELLERS.—SECTION 1, MR. NORTHROP, Newtown; SECTION 2, MR. FENN, Meriden; SECTION 3, MR. SCOTT, Plymouth; SECTION 4, MR. BOWEN, Naugatuck.

Republicans, 21; Democrats, 1;

Total—Republicans, 219; Democrats, 36.

OFFICERS OF THE HOUSE OF REPRESENTATIVES.

CLERK—JOHN A. SPAFFORD, r., Lawyer, Bridgeport.

ASSISTANT CLERK—HAROLD R. DURANT, r., Lawyer, Waterbury.

CHAPLAIN—Rev. WARREN F. SHELDON, Windsor.

MESSENGERS—ALBERT M. GOURLEY, Windsor Locks; ALBERT L. MILLS, Hampton; J. EDWIN HUNGERFORD, New Milford; ALLISON L. FRINK, Columbia.

DOORKEEPERS—THEO. D. L. MANVILLE, Ansonia; JOHN A. BOWEN, Norwich; JESSE B. WHEELER, Easton; GUSTAV GRENMAN, Haddam; SETH M. PARKETON, Redding; WALTER H. POTTER, Guilford.

CLERK OF BILLS—GEORGE E. HINMAN, Windham (P. O., Willimantic).

ENGROSSING BILLS—FRANK E. HEALY, Windsor Locks (P. O., Hartford).

ASSISTANTS TO SUPERINTENDENT (for session).—In charge of first floor, WILLIAM H. TAYLOR, Putnam; second floor, JULIUS G. RATHBURN, Hartford; third floor, CHARLES W. GRANNISS, North Haven; fourth floor, WILLIAM H. GIBNEY, Berlin; fifth floor, OTTO OLSEN, Bridgeport.

COAT ROOM MESSENGERS.—*Republican Side*, WM. H. HICKMAN, New Haven.

Democratic Side, WM. R. MAVRITTE, Bridgeport.

REPORTERS.—A.—E. HART FENN, *Hartford Courant*. B.—JOSEPH MULLIN, *Hartford Times*.

C.—EDWARD A. STREET, *New Haven Register*. D.—THOMAS F. MULLANE, *Hartford Post*.

E.—CLINTON G. NICHOLS, *Hartford Telegram*. F.—WM. E. BIDWELL, *Associated Press*.

LIST OF COMMITTEES.

JOINT STANDING COMMITTEES.

On Agriculture. Room 50, 3d floor, east.
Senators Davis (Chm.), Thirty-fourth Dist.; Woodward, Twenty-eighth District.

House Chairman.—Mr. Averill, Branford.

Clerk.—Mr. Fosdick, Lyme.

Messrs. Latimer of Simsbury,	Messrs. Kingsbury of Coventry,
Coe of Litchfield,	Bennett of Cheshire,
Millard of Mansfield,	Pendleton of Scotland,
Mead of Greenwich.	

On Appropriations. Room 6, 1st floor, east.
Senators Pattison (Chm.), Seventh District; Barney, Fifth District.

House Chairman.—Mr. Maples, Norwich.

Clerk.—Mr. Farrel, Ansonia.

Messrs. Pascal of Portland,	Messrs. Tanner of Winchester,
Bergstrom of New Britain,	Briggs of Sherman,
Cranska of Plainfield,	Sperry of Washington,
Hallock of Derby.	

[Stenographer, G. W. Brackett, Hartford].

On Assignment of Seats (House).

Chairman.—Mr. Smith, Hartford.

Messrs. Waller of New London,	Marsh of Waterbury.
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On Banks, Room 78, 4th floor, west.
Senators Attwood (Chm.), Sixth District; Peck, Fifteenth District.

House Chairman.—Mr. Thompson, Orange.

Clerk.—Mr. Pierson, Cromwell.

Messrs. Agard of Tolland,	Messrs. Miller of Huntington,
Kulle of Windsor Locks,	Pierson of Cromwell,
Lowrey of Brooklyn,	Champlin of Stonington,
Trumbull of Litchfield,	Webster of Berlin.

On Capitol Furniture and Grounds. Room 8, 1st floor, east.
Senators Coe (Chm.), Thirtieth District; Whitney, Eighth District.

House Chairman.—Mr. Hammond, Putnam.

Clerk.—Mr. Cheney, Manchester.

Messrs. Moore of Middletown,	Messrs. Raymond of Hebron,
Fox of Putnam,	Pierce of Harwinton,
Bidwell of East Hartford,	Hull of North Stonington,
Benham of Hamden.	

On Cities and Boroughs. Room 60, 8d floor, west.
Senators Chatfield (Chm.), Ninth District; Coe, Thirtieth District.

House Chairman.—Mr. Lee, Bridgeport.

Clerk.—Mr. Ives, Danbury.

Messrs. Smith of Hartford,	Messrs. Wilkinson of Orange,
Fenn of Meriden,	Reed of North Canaan,
Manross of Bristol,	Simmons of Plainfield,

Johnson of Morris.

On Claims.

Comptroller's Office.

Senators Brennan (Chm.), Eighteenth Dist.; Donovan, Twenty-sixth Dist.

House Chairman.—Mr. Ruic, Farmington.*Clerk.*—Mr. Carlson, Haddam.

Messrs. Stoughton of Bethlehem,	Messrs. Fuller of Marlborough,
Child of Thompson,	Carlson of Haddam,
Hallowell of Preston,	Bentley of Bozrah,
Jackson of Wilton,	Kibbe of Somers.

On Constitutional Amendments (Joint).

Room 89, 5th floor, east.

Senators Chatfield (Chm.), Ninth District; Hogan, Third District.

House Chairman.—Mr. Banks (Elmore S.) Fairfield.*Clerk.*—Mr. Spencer, Haddam.

Messrs. Whitney of Wallingford,	Messrs. Spicer of Groton,
Snyder of North Stonington,	Osborn of Norwalk,
Jones of Vernon,	Pearne of Middletown,
Tilson of New Haven.	

On Constitutional Amendments.

Room 89, 5th floor, east.

House Chairman.—Mr. Ives, Danbury.*Clerk.*—Mr. Blodgett, Canaan.

Messrs. Lee of Norwalk,	Messrs. Roberts of Naugatuck,
Roberts of Salisbury,	Cronin of New London,
Hathaway of Windsor,	Holcomb of Torrington,
Isbell of Ansonia.	

On Contested Elections.

Senators Paige (Chm.), Twenty-first District; Atwood, Twenty-ninth District; Phelan, Sixteenth District.

House Chairman.—Mr. Holcomb, Torrington.*Clerk.*—Mr. Bruggeman, Stonington; Mr. Bowen, Naugatuck.*On Contingent Expenses.*

Senators Atwood (Chm.), Twenty-ninth District; Mayberry, Fourth District; Phelan, Sixteenth District.

House Chairman.—Mr. Kneen, Huntington.

Messrs. Fox of Putnam, Guernsey of Thomaston.

On Congressional and Senatorial Districts.

[Senate members not appointed.]

House Chairman.—Mr. Miller, Huntington.*Clerk.*—Mr. Halman, Eastford.

Messrs. Honold of Barkhamsted,	Messrs. Francis of Newington,
Snyder of North Stonington,	Blodgett of Canaan,
Lee of Norwalk,	Usher of Plainville,
Robinson of Durham,	

On Education.

Room 42, 3d floor, east.

Senators Hammer (Chm.), Twelfth District; Baker, Thirty-fifth District.

House Chairman.—Mr. Isbell, Ansonia.*Clerk.*—Mr. Moore, New Britain.

Messrs. Banks (Moses E.) of Fair'd,	Messrs. Hyde of Canterbury,
Chapin of New Hartford,	Burr of Ridgefield,
Bates of East Granby,	Geer of Lebanon,
Bishop of Andover.	

On Engrossed Bills.

Room 31, 2d floor, west.

Senators Pattison (Chm.), Seventh District; Hogan, Third District.

House Chairman. — Mr. Scott, Plymouth.

Mr. King of South Windsor.

On Excise.

Room 80, 4th floor, west.

Senators Platt (Chm.), Fourteenth District; Smith, Thirty-third District

House Chairman. — Mr. Tyler, East Haven.*Clerk.* — Mr. Hazen, Redding.

Messrs. Usher of Plainville,

Messrs. Stevens of Norfolk,

Clark of Derby,

Jackson of Wilton,

Wilcox of Bristol,

Fish of Groton,

Pratt of Willington.

On Executive Nominations.

Senators Bradstreet (Chm.), Thirty-second District; Lake, First District,

McGann, Tenth District.

On Federal Relations.

Senators Brown (Chm.), Twenty-third District; Shanley, Eleventh Dist.

House Chairman. — Mr. Cranska, Plainfield.*Clerk.* — Mr. Davis, Pomfret.

Messrs. Gower of Hartland,

Messrs. Henderson of Wolcott,

Stoughton of East Windsor,

Lawrence of Colebrook,

Sachs of Vernon,

Chappuis of Warren,

Honold of Barkhamsted.

On Finance.

Room 26, 2d floor, east.

Senators Bicknell (Chm.), Thirteenth District; Hammer, Twelfth Dist.

House Chairman. — Mr. Keeney, Somers.*Clerk.* — Mr. Bailey, Windsor.

Messrs. Hall of Willington,

Messrs. Risedorf of Windham,

Curtiss of Woodbury,

Allyn of Ledyard,

Gillette of Easton,

Barrows of Manchester,

Pomeroy of New Milford.

On Fisheries and Game.

Room 66, 4th floor, east.

Senators Atwood (Chm.), Twenty-ninth District; Brennan, Eighteenth Dist.

House Chairman. — Mr. Perry, Milford.*Clerk.* — Mr. Hammond, Waterford.

Messrs. Griswold of Trumbull,

Messrs. Kilbourn of Washington,

Hibbard of Woodstock,

Parker of East Haddam,

Hoskins of Simsbury,

Smith of Branford,

Way of Hebron.

On Forfeited Rights.

Room 91, 5th floor, east.

Senators Phelan (Chm.), Sixteenth District; Bicknell, Thirteenth Dist.

House Chairman. — Mr. Warner, Woodbridge.*Clerk.* — Mr. Brown, Southbury.

Messrs. Rockwell of Ridgefield,

Messrs. Burdick of Westbrook,

Reidy of Winchester,

Rix of Salem,

Atwood of Watertown,

Morrison of Enfield,

Knowlton of Ashford.

On Humane Institutions.

Room 79, 4th floor, west.

Senators Mayberry (Chm.), Fourth District; Smith, Thirty-third Dist.

House Chairman. — Mr. Higgins, Coventry.*Clerk.* — Mr. Hoffman, Danbury.

Messrs. Porter of Thompson,	Messrs. Bradbury of Old Lyme,
Hale of Norwich,	Gibbs of Norfolk,
Huke of Torrington,	Wright of Essex,
Fowler of North Branford.	

On Incorporations.

Senate ante-room.

Senators Lake (Chm.), First District; Whitney, Eighth District.

House Chairman. — Mr. Alcorn, Suffield.*Clerk.* — Mr. Scott, Plymouth.

Messrs. Huntington of Meriden,	Messrs. Kneen of Huntington,
Park of Sprague,	Reynolds of Bridgeport,
Comstock of East Haddam,	Havens of Rocky Hill,
Dakin of Sharon.	

[C. F. Kurvin, Hartford, Stenographer.]

On Insurance.

Room 75, 4th floor, west.

Senators McGovern (Chm.), Second District; Bartlett, Nineteenth Dist.

House Chairman. — Mr. Marvin, Saybrook.*Clerk.* — Mr. Cronin, New London.

Messrs. Griswold of West Hartford,	Messrs. Loper of Sharon,
Hyatt of Westport,	Phelps of Wallingford,
Hatch of Windham,	Patten of Stafford,
Gillette of Burlington.	

On Judiciary.

Supreme Court room.

Senators Paige (Chm.), Twenty-first District; Judson, Twenty-fifth Dist.

House Chairman. — Mr. Kenealy, Stamford.*Clerk.* — Mr. Day, Colchester.

Messrs. Banks (Elmore S.) of Fair'd,	Messrs. Clark of Hartford,
Tilson of New Haven,	Bowen of Naugatuck,
Holcomb of Torrington,	Marsh of Waterbury,
Waller of New London.	

[Stenographer, Charles F. Roberts, New Haven.]

On Judicial Nominations.

Lieut.-Governor's room.

Senators Paige (Chm.), Twenty-first District; Hammer, Twelfth District.

[No House appointments made.]

On Labor.

Room 46, 3d floor, east.

Senators Woodward (Chm.), Twenty-eighth District; Peck, Fifteenth Dist.

House Chairman. — Mr. Patten, Stafford.*Clerk.* — Mr. Hubbard, Durham.

Messrs. Hatch of New Fairfield,	Messrs. Adams of Goshen,
Robinson of Columbia,	Culver of Beacon Falls,
Miller of Hartland,	Hurlburt of Tolland,
Snow of Colchester.	

On Legislative Expenses.

Room 38, 2d floor, west.

Senators Barney (Chm.), Fifth District; Brennan, Eighteenth District.

House Chairman.—Mr. Fenn, Meriden*Clerk.*—Mr. Northrop, Newtown.

Messrs. Reed of Union,

Messrs. Robinson of Durham,

Roberts of Naugatuck,

Miller of Hartland,

Hewitt of Lebanon,

Burchard of Montville,

Cave of Darien.

On Manual and Roll.

Secretary's Office.

Senators Donovan (Chm.), Twenty-sixth Dist. ; Bicknell, Thirteenth Dist.

House Chairman.—Mr. Smith, Milford.*Clerk.*—Mr. Hull, Monroe.

Mr. Warren of Killingly.

On Manufactures.

Room 76, 4th floor, west.

Senators Smith (Chm.), Thirty-third Dist. ; Wooster, Seventeenth Dist.

House Chairman.—Mr. Stevens, Clinton.*Clerk.*—Mr. Rolf, Guilford.

Messrs. Clark of Southington,

Messrs. Jones of Vernon,

Hoyt of Stamford,

Spicer of Groton,

Holman of Eastford,

Wanger of Salisbury,

Ives of Cheshire.

On Military Affairs.

Room 15, 1st floor, west.

Senators Clark (Chm.), Thirty-first Dist. ; McGann, Tenth Dist.

House Chairman.—Mr. Griswold, Guilford.*Clerk.*—Mr. King, South Windsor.

Messrs. Green of Brookfield,

Messrs. Millard of Mansfield,

Jewett of Chatham,

Beckwith of East Lyme,

Lehr of New Haven,

Hanmer of Wethersfield,

Guernsey of Thomaston.

On New Counties and County Seats.

Room 91, 5th floor, east.

Senators Shanley (Chm.), Eleventh Dist. ; Baker, Thirty-fifth Dist.

House Chairman.—Mr. Hall, Willington.*Clerk.*—Mr. Brown, Southbury.

Messrs. Rogers of Cornwall,

Messrs. Rix of Salem,

Ray of Greenwich,

Davis of Killingworth,

Roberts of Barkhamsted,

Reed of Granby,

Fitts of Ashford.

On New Towns and Probate Districts.

Room 89, 5th floor, east.

Senators Bailey (Chm.), Twenty-fourth Dist. ; McGovern, Second Dist.

House Chairman.—Mr. Tilson, New Haven.*Clerk.*—Mr. Marvin, Lyme.

Messrs. Stevens of Killingworth,

Messrs. Hull of Lisbon,

Abbey of Chester,

Hackney of Farmington,

Bickock of Bethel,

Bishop of Madison,

Sperry of Bolton.

On Public Health and Safety.

Room 72, 4th floor, west.

Senators Whitney (Chm.), Eighth Dist. ; Brown, Twenty-third Dist.

House Chairman.—Mr. Allen, East Windsor.*Clerk.*—Mr. Smith, Milford.

Messrs. Bates of Sterling,

Messrs. Ruscoe of New Canaan,

Kingsbury of Glastonbury,

Connor of Enfield,

Kimball of Woodbury,

Armington of Killingly,

Dickenson of Stratford,

Whitney of Wallingford.

On Putnam Memorial Camp.

Room 87, 5th floor, east.

Senators Bailey (Chm.), Twenty-fourth Dist. ; Doty, Twenty-second Dist.

House Chairman.—Mr. Hill, Redding.*Clerk.*—Mr. Wallace, Middlebury.

Messrs. Cleveland of Harwinton,

Messrs. Howard of Union,

Apley of Goshen,

Cushman of Granby,

Richmond of Canterbury,

Briggs of Sherman,

Barnes of New Milford.

On Railroads.

Room 41, 3d floor, east.

Senators Bradstreet (Chm.), Thirty-second Dist. ; Brown, Twenty-third Dist.

House Chairman.—Mr. Pearne, Middletown.*Clerk.*—Mr. Day, Old Saybrook.

Messrs. Davis of Preston,

Messrs. Potter of North Haven,

Barnes of New Milford,

Storrs of Mansfield,

Osborne of Norwalk,

Glazier of Glastonbury,

Hammond of Putnam.

[Stenographer, C. C. Maxfield, Hartford, Telephone, 1899-2.]

On Roads, Bridges, and Rivers.

Room 65, 4th floor, east.

Senators Wooster (Chm.), Seventeenth Dist. ; Doty, Twenty-second Dist.

House Chairman.—Mr. Blakeslee, Waterbury.*Clerk.*—Mr. Olmstead, East Hartford.

Messrs. Bruggemann of Stonington, Messrs. Elliott of Pomfret,

Downs of Bethany,

Smith of Weston,

Fowler of Middlefield,

Southworth of Saybrook,

Smith of Colebrook.

On Rules (Joint).

Senate Chamber.

Senators Paige (Chm.), Twenty-first Dist. ; Platt, Fourteenth Dist.

House Chairman.—Mr. Bowen, Naugatuck.*Clerk.*—Mr. Bergstrom, New Britain.

Messrs. Hastings of Suffield,

Messrs. Tanner of Winchester,

Phillips of Chaplin,

Moore of Middletown,

Hewitt of Lebanon,

Hickok, Bethel,

Whitman of Voluntown.

Rules (Senate).—Senator Judson, Twenty-fifth District.*Rules (House).**Chairman.*—Mr. Kenealy, Stamford.

Messrs. Pearne of Middletown, and Marsh of Waterbury

On Sale of Lands.

Comptroller's Office.

Senators McGann (Chm.), Tenth Dist. ; Davis, Thirty-fourth Dist.

House Chairman.— Mr. Connors, Enfield.*Clerk.*— Mr. Goodman, Bloomfield.

Messrs. Southwick of Cornwall,	Messrs. Knowlton of Ashford,
Troy of Newtown,	Henderson of Wolcott,
Spencer of New Hartford,	Hatch of New Fairfield.
Browning of Griswold,	

On School Fund.

Room 7, 1st floor, west.

Senators Peck (Chm.), Fifteenth Dist. ; Atwood, Twenty-ninth Dist.

House Chairman.— Mr. Morrison, Enfield.*Clerk.*— Mr. Rockwell, Ridgefield.

Messrs. Morehouse of Kent,	Messrs. Vail of Franklin,
Pope of Oxford,	Ford of Hampton,
Reed of Union,	Day of Chatham,
	Reed of Granby.

On Senate Appointments.

Senate anteroom.

Senators Smith (Chm.), Thirty-third Dist. ; Bartlett, Nineteenth Dist.

(Clerk) ; Doty, Twenty-second Dist.

On State Library.

State Library.

Senators Bartlett (Chm.), Nineteenth Dist. ; Hammer, Twelfth Dist.

House Chairman.— Mr. Cheney, Manchester.*Clerk.*— Mr. Davis, Ellington.

Hoyt of Stamford.

On State Prison.

Room 83, 5th floor, east.

Senators Bush (Chm.), Twentieth Dist. ; Donovan, Twenty-sixth Dist.

House Chairman.— Mr. Hull, Monroe.*Clerk.*— Mr. Griswold, Wethersfield.

Messrs. Froidevaux of Avon,	Messrs. Warren of Killingly,
Larned of Stafford,	Southwick of Cornwall,
Hammond of Seymour,	Northrop of Newtown,
	Ward of Roxbury.

On Unfinished Business.

Senators Bush (Chm.), Twentieth Dist. ; Atwood, Sixth Dist.

House Chairman.— Mr. Reynolds, Bridgeport.*Clerk.*— Mr. Bates, Sterling.

Roberts of Salisbury.

On Woman Suffrage.

Room 72, 4th floor, west.

Senators Baker (Chm.), Thirty-fifth Dist. ; Bush, Twentieth Dist.

House Chairman.— Mr. Butler, Woodstock.*Clerk.*— Mr. Bates, East Granby.

Messrs. Blakeslee of Waterbury,	Messrs. Francis of Newington,
Clark of Prospect,	Curtiss of Woodbury,
Shannon of Bridgewater,	Mead of Greenwich.
Humphrey of Canton,	

SENATE COMMITTEES.

On Assignment of Seats to Reporters.

Senator Lake, First District.

Senator Donovan, Twenty-sixth District.

On Contingent Expenses.

Senator Atwood, Twenty-ninth District.

Senator Mayberry, Fourth District.

Senator Phelan, Sixteenth District.

On Executive Nominations.

Senator Bradstreet, Thirty-second District.

Senator Lake, First district.

Senator McGann, Tenth District.

On Senate Appointments.

Senator Smith, Thirty-third District.

Senator Bartlett, Nineteenth District.

Senator Doty, Twenty-second District.

On Contested Elections.

Senator Paige, Twenty-first District.

Senator Atwood, Twenty-ninth District.

Senator Phelan, Sixteenth District.

On Senate Rules.

Senator Judson, Twenty-fifth District.

[Reported and Committees Discharged.]

On Canvass of Votes for State Officers.

Senators Judson, Twenty-fifth District; Bush, Twentieth District;

McGann, Tenth District.

Messrs. Scott of Plymouth,

Messrs. Bates of East Granby,

Connor of Enfield,

Higgins of Coventry,

Hallock of Derby,

Pierson of Cromwell,

Hull of Monroe,

Champlin of Stonington.

On Canvass of Votes for State Senators.

Senators Barney, Fifth District; Doty, Twenty-second District.

To Wait on the Retiring Governor.

Senator Bicknell, Thirteenth District.

Messrs. Fenn of Meriden and King of South Windsor.

To Inform the Governor of Election.

Senator Whitney, Eighth District.

Messrs. Alcorn of Suffield and Clark of Hartford.

To Inform Other State Officers of Election.

Senators Bush, Twentieth District; Atwood, Sixth District (Lieutenant-Governor); Senator Brennan, Eighteenth District.

(Secretary, Treasurer, and Comptroller).

Messrs. Ruic of Farmington and Roberts of Naugatuck.

To Inform the Governor of Joint Convention for Inauguration.

(Appointed by Joint Convention) Senator Judson, Twenty-fifth District.
Messrs. Cronin of New London and Osborn of Norwalk.

To Inform House of Senate Organization.

Senator Bailey, Twenty-fourth District.

Senator Brown, Thirty-third District.

To Inform House Regarding Joint Convention for Inauguration.

Senator Pattison, Seventh District.

Senator Bradstreet, Thirty-second District.

To Inform Lieutenant-Governor of his Election.

Senator Bush, Twentieth District.

Senator Attwood, Sixth District.

HOUSE COMMITTEES.

On Assignment of Seats.

Chairman.— Mr. Smith of Hartford.

Mr. Waller of New London and Mr. Marsh of Waterbury.

On Constitutional Amendments.

Chairman.— Mr. Ives of Danbury.

Clerk.— Mr. Blodgett, Canaan.

Messrs. Lee of Norwalk,	Messrs. Roberts of Naugatuck,
Roberts of Salisbury,	Cronin of New London,
Hathaway of Windsor,	Holcomb of Torrington,
Isbell of Ansonia.	

On Contested Elections.

Chairman.— Mr. Holcomb of Torrington.

Clerk.— Mr. Bruggemann of Stonington; Mr. Bowen of Naugatuck.

On Contingent Expenses.

Chairman.— Mr. Kneen of Huntington.

Mr. Fox of Putnam and Mr. Guernsey of Thomaston.

On Rules.

Chairman.— Mr. Kenealy of Stamford.

Mr. Pearne of Middletown and Mr. Marsh of Waterbury.

[Reported and Committees Discharged.]

To Inform Speaker of his Election.

Mr. Holcomb of Torrington.

Mr. Connor of Enfield.

To Inform Senate of House Organization.

Mr. Tilson of New Haven.

Mr. Waller of New London.

To Inform Senate Regarding Joint Convention for Inauguration.

Mr. Isbell of Ansonia.

Mr. Day of Colchester.



ORGANIZATION OF THE GENERAL ASSEMBLY.

OPENING DAY.

The Senate and House of Representatives both meet on the Wednesday after the first Monday of January following the general election, at ten o'clock in the forenoon.

THE SENATE.

The Senate is called to order by the Secretary of State. Prayer may be offered immediately, or after the election of a President *pro tempore*.

The roll of Senators declared elected is then read by the Secretary, and the oath of office¹ administered by him to those present. Two temporary tellers are appointed and the Senate proceeds to ballot for a Clerk. The Secretary declares the result and administers the oath of office to the Clerk, who calls upon the Senators to ballot for a President *pro tempore*, and names two temporary tellers.

The Clerk having declared the result of the ballot, the President of the Senate takes the chair, addresses the Senate, if he so choose, after which the official oath is administered to him by the Clerk.

Resolutions are then passed, appointing a Chaplain, two Messengers, three Doorkeepers, and raising a Committee on Canvass of Votes for Senators. The canvass of votes as received from the Secretary's office is immediately referred to the committee, with instructions to report forthwith. After action upon the report of this committee and adoption of Senate rules, a committee may be appointed to inform the House of Representatives that the Senate is organized and ready to proceed with business.

Pending and subsequent to report by the committee, ordinary business may be introduced. Resolutions are usually passed authorizing the printing and distributing of the Journal, concerning the daily reading of the same, instructing the messengers to receive and distribute mail matter, authorizing the Clerk to provide stationery and to assign seats to reporters.

¹ For form see Gen. Stat., Section 4795, or Constitution, Art. 10, Sec. 1.

Joint Committees are raised by resolutions, which may originate in either the Senate or House of Representatives, and are usually prepared by the Clerks by mutual agreement, so that there may be no duplicates. The following should be raised immediately:

Committee to wait upon the retiring Governor and inquire if he has any communication to make to the General Assembly.

Committee on Canvass of Vote for State Officers.

THE HOUSE OF REPRESENTATIVES.

The House of Representatives must be called to order by the Speaker¹ of the preceding House, or by the senior member² of any previous House. After prayer by the Chaplain the roll is called by the Chief Clerk in the Secretary's office, and the oath³ administered to those answering, by the person presiding. Members not answering to their names should, upon their first appearance, inform the Speaker and take the oath.

The chairman will then appoint two temporary clerks and four temporary tellers. The House will next proceed to ballot for Speaker. Upon the declaration of the result, a committee of two should be appointed to inform the Speaker of his election.

The Speaker, upon assuming his duties and taking the oath of office, administered by the chairman, will call for ballots for Clerk.

The Clerk, having been duly elected and sworn, the House will pass resolutions appointing an Assistant Clerk, a Chaplain, four Messengers, and not less than four nor more than six Doorkeepers.

Resolutions should then be passed raising a Committee on Contested Elections; a committee to inform the Senate that the House is organized and ready for business, and a Committee on Canvass of Votes for Senators.⁴

The various preliminary resolutions (see Senate proceedings) are next in order, and the proceedings following the report of the various committees are the same as in the Senate.

THE STATE OFFICERS.

As soon as the canvass of votes for State officers is received it should be referred to the proper committee, and the

¹ Gen. Stat., Sec. 3, Constitution, Art. 10, Sec. 1.

² This was held in 1885 to mean the member having served the greatest number of terms.

³ For form see Gen. Stat., Sec. 4705.

⁴ This duty is imperative, as in case the canvassing board find a tie vote in any district the House of Representatives must designate by ballot which shall be elected. (Constitution, Art. 3, Sec. 6 and Amendments, Art. 3.)

committee should immediately proceed to the performance of its duty. A recess may be taken pending the report, but there should be no adjournment for the day until the report of this committee has been received and acted on. If the committee report that a majority of votes has been cast for any or all the officers, joint resolutions should be passed declaring such election.

In case the Governor is elected, a joint committee of one Senator and two Representatives should be raised to inform him of his election, and a similar committee to inform the Secretary, Treasurer, Comptroller, and Attorney-General, if elected.

If the Lieutenant-Governor is elected, the Senate will appoint a committee of two to wait upon him and ask his acceptance of the office. Immediately after the acceptance of the report of this committee, His Honor will enter the Senate Chamber, take the oath of office (usually administered by a Judge of the Superior Court), and assume his duties.

The Senate, upon receiving, through its member of the committee, notice of the acceptance of the offices to which they are elected by the other State officers, should notify the House that it is ready to meet that body in Joint Convention, and, having received a similar notice from the House, the Senate may proceed to the Representatives' Hall.

If the Committee on Canvass of Vote for State Officers reports that no election by the people has occurred for any or all the officers, a joint resolution should be passed declaring the facts found to be true, and naming an hour of the succeeding day at which the two houses will meet in joint convention to elect.

THE JOINT CONVENTION.

The Joint Convention is called to order by the President, or President *pro tem.*, of the Senate, the Clerk of the Senate acting as clerk.

Prayer by the Chaplain of the Senate or House.

If there shall have been an election by the people, a resolution should be passed raising a committee of one Senator and two Representatives to inform the Governor-elect that the Senate and House of Representatives are met in Joint Convention for his inauguration, and to receive any communication he may desire to make. The committee having performed their duties and reported are discharged, and the Governor, attended by his staff, the Secretary, Treasurer, Comptroller, and Attorney-General, appear in the hall. The oath of office is administered to the newly elected officers (by a judge of the Supreme or Superior Court usually), and the inaugural message is delivered. The Governor then retires and the Convention is dissolved.

If there shall have been no election by the people, the Convention assembles in the same manner. The roll of the Senate is called by the Clerk of the Senate, and the names of absentees must be entered on the Journal of the Senate.

The roll of the House is then called by the Clerk of the House, and the names of absentees must be entered upon the Journal of the House.

The President then appoints four tellers, and the Convention proceeds without debate to ballot for Governor, and subsequently for the other State officers separately, following which the Convention is dissolved.

SUBSEQUENT PROCEEDINGS.

Upon the re-assembling of each House after the dissolution of the Joint Convention, the presiding officer must report the doings of the Joint Convention, and declaratory resolutions should be passed in the same manner as in case of an election by the people, the same notices of election given, and the inauguration may then be proceeded with in the same manner.

RULES TO REGULATE
The Proceedings of the Senate
OF CONNECTICUT.

Resolved, That the Rules and Orders following be, and they are hereby, adopted as the standing Rules and Orders of the Senate, and they shall be read at the commencement of each session of the General Assembly by the Clerk.

1st. The President shall take the chair every day, at the hour to which the Senate shall have adjourned. He shall immediately call the Senate to order, and after prayer, if a quorum be present, proceed to business. In case the President, or in his absence the President *pro tempore*, wishes to leave the chair from indisposition or other cause, he may designate a senator to perform the duties of the chair for a period not exceeding one day at one time.

2d. The President shall preserve order, and decide questions of order without debate, subject to an appeal to the Senate. He shall rise to put a question, but may state it sitting. The question first moved and seconded shall be the first put, and in all cases the sense of the Senate shall be taken upon the largest number or sum, and the longest time proposed.

3d. No member shall in any way interrupt the business of the Senate while the Journal or public papers are in reading, nor when any member is speaking in debate, nor while the President is putting the question.

4th. When any member is about to speak in debate, or deliver any matter to the Senate, he shall rise and respectfully address "*Mr. President*"; if two or more rise at once, the President shall name the member who is first to speak.

5th. No member shall speak more than twice upon the same question, without leave of the Senate, unless to explain.

6th. When a question is before the Senate, no motion shall be received but to adjourn, table, postpone indefinitely, postpone to a certain date, commit, amend; which several motions shall have precedence in the order in which they stand arranged, and a motion for adjournment shall always be in order, and be decided without debate.

7th. If the question in debate contains several points, any member may have the same divided.

8th. When the yeas and nays shall be called for by one-fifth of the members present, each member called upon shall (unless by special reason he be excused by the Senate) declare openly his assent or dissent to the question.

9th. When a motion is made and seconded, it shall be stated to the Senate by the President, before any debate be had thereon; but every motion shall be reduced to writing, if the President so direct, or any member desire it.

10th. Every bill and joint resolution shall be introduced by a motion for leave, or by order of the Senate, or the report of a committee, and every bill for a public act and every joint resolution shall receive three several readings in the Senate, previously to its being passed into an act. And no such bill or joint resolution shall be read twice on the same day, without the order of the Senate, except bills or joint resolutions originating with any committee, or reported by a committee as substitutes, which may receive the first and second readings on the same day. And the President shall not state the same to the Senate for debate until the second reading.

11th. A committee of three shall, within the first two days of each session, be appointed to take into consideration all contested elections of members of the Senate, and to report the facts in issue, together with their opinion thereon.

12th. Committees of Conference shall be appointed by the Senate.

13th. All other committees shall be appointed by resolution by the Senate, unless the Senate shall otherwise order.

14th. When a motion has been stated by the President or read by the Clerk, it shall be considered to be in possession of the Senate, but may be withdrawn at any time before decision or amendment; but not after amendment, unless the Senate give leave.

15th. No member who is interested in the decision of any question in such manner that he cannot vote may stay in the Senate when such question is discussed or decided; *provided*, however, that this rule shall not extend to the sitting members in contested elections.

16th. When any member shall request a Committee of Conference on different votes of the two Houses of Assembly, a committee consisting of one member, who was in the vote of the Senate, shall be appointed; and if any member who was not in such vote shall be nominated, he shall notify the Senate.

17th. When the Senate has voted to appoint a committee to prepare a bill or resolve, upon any subject, no person shall be on such committee who was opposed to the vote of the Senate.

18th. If any member, in speaking or otherwise, shall transgress the rules of the Senate, the President shall, and any member may, call him to order, and if speaking, he shall sit

down, unless permitted to explain; the Senate, if appealed to, shall decide the question without debate.

19th. When a question shall have been once decided it shall be in order for any member of the majority to move for a reconsideration thereof, on the day of the vote, or on the next succeeding session day; provided there has been no intervening action on the same matter in the House; and further provided that there shall be no reconsideration of the vote upon either of the following motions, to adjourn or to reconsider, and no question shall be twice reconsidered. A vote simply of reference to a committee can be reconsidered only on the day of the vote.

20th. Before any petition or memorial address to the Senate shall be received and read at the table, whether the same shall be introduced by the President or a member, a brief statement of the contents or object of the petition or memorial shall be verbally made by the introducer.

21st. All questions shall be put by the President of the Senate, and all Senators shall signify their assent or dissent by answering, *viva voce*, aye or no. And whenever the vote shall be doubted or questioned it shall be determined by the members rising, and in all cases the ayes shall be first called.

22d. Every resolution or bill granting money from the treasury of the State shall, before its final passage, receive three several readings, only one of which shall be on the same day, except bills or resolutions originating with any committee or reported by a committee as substitutes, which may receive the first and second readings on the same day.

23d. It shall be the duty of the Clerk to keep a Calendar, on which he shall enter daily all bills and joint resolutions received from the House of Representatives for the action of the Senate, except the bills and joint resolutions which have not been referred by the Senate to any committee, and all bills, and joint resolutions reported to the Senate from any committee; and these shall be entered on the calendar in the order in which they are reported; and no bill or joint resolution received from the House of Representatives or reported from a committee shall be considered and acted upon until it is reached in its regular order on the calendar, and all bills and resolutions shall remain upon the calendar one day before the same shall be starred for action.

All bills and joint resolutions shall be entitled to be considered and acted upon when reached in their regular order on the calendar, and any bill or joint resolution not considered and acted upon in its regular order shall be placed at the foot of the calendar, unless the consideration of the same be by majority of the Senators present made the order of the day for some specified day named in the resolution.

24th. It shall be the duty of the Clerk of the Senate to keep a record of all petitions, resolutions, joint resolutions,

and bills for public acts which are presented for the consideration of the Senate; and said record shall be so kept as to show by one and a single reference thereto, the action of the Senate on any specified petition, resolution, joint resolution, or bill for a public act, up to the time of such reference.

25th. On or before the third day of every stated session of the General Assembly there shall be appointed by the Senate a Committee on Senate Appointments, consisting of three Senators, to whom shall be referred all Senate resolutions making appointments as commissioners, trustees, or directors of public or quasi-public institutions, and required to be made by the Senate, and who shall report their opinion thereon.

RULES
OF THE
HOUSE OF REPRESENTATIVES
OF THE
STATE OF CONNECTICUT.

TOUCHING THE DUTY OF THE SPEAKER.

1. The Speaker shall take the chair every day, at the hour to which the House shall have adjourned; he shall immediately call the House to order, and after prayers and roll-call, if a quorum be present, proceed to business.

2. In the absence of a quorum, the Speaker may adjourn the House to the afternoon, or to the next sitting day. At all other times during the session an adjournment shall be pronounced by the Speaker on motion.

3. He shall preserve order and decorum; and shall decide all questions of order, upon which no debate shall be allowed except at his request, and his decision shall be subject to an appeal to the House, on which appeal no member shall speak more than once.

4. He shall rise to put a question or to address the House, but may read sitting.

5. In case of any disturbance or disorderly conduct in the galleries, lobby, or aisles of the House, the Speaker shall have power to order the same to be cleared.

6. In case the Speaker wishes to leave the chair for the purpose of taking part in the debate, or from indisposition, or other cause, he may designate a member to perform the duties of the chair, for a period not exceeding two days at one time.

7. In case the Speaker, or the member named by him in accordance with the preceding rule, is absent at the hour to which the House stands adjourned, the Clerk shall call the House to order, at the hour to which the House stands adjourned, and the first business in order shall be the election of a Speaker *pro tempore*, which it shall immediately proceed to do without debate, by nomination or ballot, as the House shall determine; these questions shall also be decided without debate; and the Speaker *pro tempore* thus elected shall preside in the House and discharge all the duties of the Speaker until his return. In case of the death or resignation of a Speaker, the Clerk shall call the House to order as provided in the first clause of this rule, and the first business in order shall be the election of a Speaker by ballot, which the House shall immediately proceed to do without debate, and the Speaker thus elected shall preside over the House and discharge all the

duties of the Speaker during the continuance of the General Assembly.

OF THE CLERKS.

8. The Clerk shall keep a Journal of the House, and shall enter therein a record of each day's proceedings, and record any amendment that may be offered to any bill or resolution, provided such amendment be adopted, or a record of the same be requested by the member offering the same.

9. The Clerk shall keep a calendar, on which he shall enter daily (1) all bills and joint resolutions received from the Senate for the action of the House, except bills and joint resolutions which have not been referred by the House to any committee, or which have been adversely reported to the Senate from any committee; and (2) all bills and resolutions favorably reported to the House from any committee; and these shall be entered on the calendar in the order in which they are reported; and no such bill or resolution received from the Senate, or reported from a committee, shall be considered and acted upon until it is reached in the regular order upon the calendar. Any bill or resolution not considered and acted upon in the regular order shall be placed at the foot of the calendar, unless the consideration of the same be, by vote of two-thirds of the members present, made the order of the day for some specified time.

10. The Clerk shall retain all bills, resolutions, and other papers, in reference to which any member has a right to move a reconsideration, until the right of reconsideration has expired, and no longer.

11. It shall be the duty of the Clerk to keep a record of all petitions, resolutions, joint resolutions, and bills for public acts which may be presented for consideration of the House, and said record shall be so kept as to show by one and a single reference thereto the action of the House on any specific petition, resolution, joint resolution, or bill for a public act up to the time of such reference.

12. The Assistant Clerk shall have the same powers and perform the same duties as the Clerk, subject to the direction of the Clerk.

13. The Clerk shall cause the Journals and Calendars to be distributed on the desks of members daily, before the opening of the session.

MEMBERS.

14. When any member is about to speak in debate or deliver any matter to the House, he shall rise and address the chair as "*Mr. Speaker.*" If two or more shall rise at the same time, the Speaker shall name the member entitled to the floor, preferring one who rises in his place to one who does not.

15. No member shall speak on the same question more than twice without leave of the House.

16. No member who is interested in the decision of any

question in such a manner that he cannot vote, may stay in the House when such a question is discussed or decided.

17. Every member present, when a question is put by the Speaker, shall vote, unless excused by the House. And no member shall absent himself from the House without leave, unless there be a quorum without his presence.

18. If any member, in speaking or otherwise, transgress the Rules and Orders of the House, the Speaker shall, or any member may, call him to order; and, if speaking, he shall sit down, unless permitted to explain; and if a member is guilty of a breach of any of the Rules and Orders, he may be required by the House, on motion, to make satisfaction therefor, and, until he has done so, he shall not be allowed to vote or speak, except by way of excuse.

19. For the purpose of more conveniently counting upon the division of the House, the floor thereof shall be divided by aisles into four divisions, to be numbered first, second, third, and fourth sections, commencing on the right of the chair; for each of which divisions the Speaker shall appoint a member whose seat is in said division, to be a teller to count and report to the chair.

COMMITTEES.

20. At the opening of each session a Committee of Elections, consisting of three members, shall be appointed by the Speaker, to take into consideration all contested elections of the members of the House, and report facts, with their opinion thereon.

21. All committees, except committees of conference, shall be appointed by the Speaker, unless otherwise specially directed by the House, and the member first named shall be chairman.

22. No member shall serve on any committee while considering any question involving his private right distinct from the public interest.

23. When any member requests a committee of conference on disagreeing votes of the two Houses, a committee, consisting of two members, shall be appointed on the part of the House; and in such case the committee shall consist only of such members as were in the vote of the House; and if any member be nominated on said committee who was not in the vote, he shall notify the House, and be excused.

BILLS AND RESOLUTIONS.

24. Every bill or joint resolution shall be introduced by motion for leave, or by order of the House, or by the report of a committee; and every public bill or joint resolution shall receive three several readings in the House previously to its being passed into an act, and no such bill or joint resolution shall be read twice on the same day, except that bills or joint resolutions originating with any committee or reported by a com-

mittee as substitutes may receive the first and second readings on the same day; every member offering such bill or resolution shall indorse thereon its object, and the Speaker may not offer any bill or resolution to the House until after its first reading, and every bill or resolution may be referred on its first reading.

25. The first reading of a bill or resolution shall be by its title, unless the reading be called for by a member.

If opposition be made, the question shall be "*Shall this bill be rejected?*" If no opposition be made, or if the question to reject be negatived, the bill or resolution shall go to its second reading without a question.

26. Every resolution or bill granting money from the treasury of the State, shall, before its final passage, receive three several readings in the House, only one of which shall be on the same day.

REGULAR ORDER OF BUSINESS.

27. The order of business shall be as follows, viz.:

1. Reception of petitions.
2. Reception of communications from the Governor and annual reports.
3. Introduction of resolutions.
4. Introduction and first reading of bills.
5. Reports of committees.
6. Reception of business from the Senate.
7. Business on the calendar.
8. Miscellaneous business.

VOTING.

28. In all cases when a vote is taken without a division, the Speaker shall determine whether it is or is not a vote; and in all doubtful cases he shall ask "*Is it doubted?*" If the vote be doubted by a member, rising in his place for that purpose, it shall be tried again. If the Speaker shall doubt the vote, or a division be called for, the House shall divide, those in the affirmative first rising from their seats and standing until counted, and afterwards those in the negative. After the Speaker has declared a vote, it shall not be recalled unless by a regular motion for reconsideration, made by a member in the vote of the House.

29. In all cases of balloting the Speaker shall vote; in other cases he shall not vote unless the House be equally divided, or unless his vote, if given in the minority, will make the division equal. And in case of such equal division the question shall be lost.

MOTIONS.

30. When a motion is made it shall be stated to the House by the Speaker before any debate be had thereon; but every motion shall be reduced to writing, if the Speaker so direct, or any member desire it.

31. When a motion is stated by the Speaker, or read by the Clerk, it shall be deemed to be in the possession of the House; but may be withdrawn at any time before decision or amendment, but not after amendment, unless the House give leave.

32. The question first moved shall be first put, except as modified by rule 33; and in all cases the sense of the House shall be taken first upon the largest number or sum, and the longest time proposed, in any question.

33. When a question is under debate, no motion shall be received except

1. To adjourn.
2. To lay on the table.
3. For the previous question.
4. To postpone indefinitely.
5. To close the debate at a specified time.
6. To postpone to a time certain.
7. To commit or recommit.
8. To amend.
9. To continue to the next General Assembly.

Which several motions shall have precedence in the order in which they stand arranged in this rule, and no motion to lay on the table, commit or recommit, to continue to next General Assembly, or to postpone indefinitely, having been once decided, shall be again allowed at the same sitting, and at the same stage of the bill or subject matter.

34. A motion to adjourn shall always be in order, except while a vote is being taken, and no motion to adjourn or lay on the table shall be debatable.

35. No debate shall be allowed after a question is put and remains undecided.

36. The yeas and nays shall be taken on any question and entered on the Journal, at the desire of one-fifth of the members present, at any time before a declaration of the vote.

When the yeas and nays are taken the roll of the House shall be called by Counties, in the following order, viz.: Hartford, New Haven, New London, Fairfield, Windham, Litchfield, Middlesex, and Tolland.

RECONSIDERATION.

37. A vote simply of reference to a committee can be reconsidered only on the day of the vote, and any other vote can be reconsidered only on the day of the vote or the next succeeding session day; *provided*, there has been no intervening action on the same matter by the Senate; and *further provided*, that there shall be no reconsideration of the vote upon either of the following motions: to adjourn, for the previous question, or to reconsider, and no question shall be twice reconsidered.

APPEAL.

38. No appeal from the decision of the Speaker shall be

entertained unless it is seconded; and no other business shall be in order until the question on the appeal has been disposed of.

SEATS.

39. Immediately after the appointment of the Joint Standing Committees, a Committee of three shall be appointed, who shall assign seats to Chairmen of all Joint Standing Committees, and of all Select Committees of the House, then to the senior member of the House, and the oldest member of the House, who is not a senior member, and shall then supervise the drawing of the other seats, which shall be had while the House is in session.

40. The seat assigned to any member, or drawn by him, shall be his seat for the year, unless an exchange is made, and notice thereof given to the Clerk within five days from the day of drawing.

REPRESENTATIVE CHAMBER.

41. Use of the Representatives' Chamber shall not be granted except by a vote of the House.

PARLIAMENTARY PRACTICE.

42. The rules of parliamentary practice shall govern the House in all cases to which they are applicable, and in which they are not inconsistent with these rules or the joint rules of the two branches.

43. No rule shall be suspended except by a vote of at least two-thirds of the members present.

44. Persons other than members of the General Assembly and State officials, who desire to speak with members of this House while it is in session, shall communicate their desire so to do to such member through one of the messengers, and shall not converse with such member in the Hall of the House while the House is in session.

Proper facilities for transmitting the messages above referred to shall be provided by the clerk and administered by the messengers.

The messengers and doorkeepers shall see that the aisles and the seats of members are not occupied by persons other than members of the General Assembly, to the disturbance of the members or without their permission.

45. Whenever any vote is to be taken by ballot, the Speaker may, upon directing the collection of ballots, order the doors closed, and thereupon no member shall leave the House, unless by permission of the Speaker, or the House, until the vote is declared. But members shall be admitted at any time.

Upon the ballot being counted, if any member shall raise a question of an excess of ballots, over the number of members present, a count of the House shall be had, and if it shall appear that such excess of ballots exists, the Speaker shall order the vote to be again taken.

JOINT RULES
OF THE
Senate and House of Representatives
of Connecticut.

I. Immediately after the organization of the Senate and House of Representatives, at the commencement of every stated session of the General Assembly, a Joint Committee, consisting of three Senators and eight Representatives, shall be appointed to examine the returns and canvass of votes given by the electors for Governor, Lieutenant-Governor, Treasurer, Secretary, Comptroller of Public Accounts, and Attorney-General, and to report the names of the persons whom they shall find elected to those offices respectively. After this report shall have been accepted, a Joint Committee, consisting of one Senator and two Representatives, shall be appointed to inform the Governor personally of his election and of the organization of the two houses, and their readiness to receive his communications.

II. On or before the third day of every stated session of the General Assembly there shall be appointed twenty-four Joint Standing Committees, each of which shall consist of two Senators and nine Representatives, except the Committee on Engrossed Bills, which shall consist of two Senators and two Representatives, one from the majority and one from the minority in each house.

1st. A Committee on the Judiciary, who shall take into consideration all such matters touching public or private acts and judicial proceedings as shall be referred to them, and report their opinion thereon, together with such propositions relative thereto as to them shall seem expedient.

2d. A Committee on the School Fund, who shall inquire into and report the actual state of the School Fund, the amount, value, and condition of its securities, and recommend such measures as they shall deem best adapted to secure its improvement and permanent safety.

3d. A Committee on Banks, who shall take into consideration all such matters relative to Banks, Savings Banks, and Savings and Building Associations as may be referred to them, and report the facts, with their opinion thereon.

4th. A Committee on the State Prison, who shall examine the annual reports of the directors and officers in charge of the State Prison, the account of receipts and expenditures of the institution, together with such other mat-

ters as shall be referred to them by the two Houses of the General Assembly. And they may recommend such measures for the regulation and management of the Prison as they shall deem expedient.

5th. A Committee on New Towns and Probate Districts, who shall take into consideration all matters relating to the incorporation of new towns, the alteration of town lines, and the formation of probate districts, which shall be referred to them, and report their opinion thereon, together with the facts upon which such opinion is founded.

6th. A Committee on Roads, Bridges, and Rivers, who shall take into consideration all such matters relative to roads, bridges, and rivers as shall be referred to them, and report the facts, with their opinion thereon.

7th. A Committee on Incorporations, who shall take into consideration all matters relative to private corporations, for which there may be no other appropriate committee, and report their opinion thereon, with the facts on which the same is founded.

8th. A Committee on Claims, who shall take into consideration all claims and demands upon the State which may be referred to them, and report their opinion thereon, with the facts on which the same is founded.

9th. A Committee on Education, who shall take into consideration all such matters relating to the subject of common school education as shall be referred to them, and recommend such measures touching the same as they shall deem expedient.

10th. A Committee on the Sale of Lands, who shall take into consideration all applications for the sale of lands which shall be referred to them, and report the facts, with their opinion thereon.

11th. A Committee on Finance, who shall take into consideration the financial concerns of the State, and inquire into the receipts and expenditures of the government, the investment of the public funds (the School Fund excepted), the system of assessment and taxation provided by existing laws, and all other matters affecting the revenues of the State; and report such measures touching the same as they may deem expedient.

12th. A Committee on Railroads, who shall take into consideration all matters relating to steam, electric, and cable railroads and railroad companies which may be referred to them, and report the facts, with their opinion thereon.

13th. A Committee on Military Affairs, who shall examine all military returns, and take into consideration all matters relating to the militia of this State which may be referred to them, and report thereon, with their opinion touching the same.

14th. A Committee on Agriculture, who shall take into consideration all such matters relating to agriculture as may be referred to them, and report thereon, with their opinion touching the same.

15th. A Committee on Humane Institutions, who shall take into consideration all such matters relating to the benevolent institutions under the care or supervision of the State as may be referred to them, and report thereon, with their opinion touching the same.

16th. A Committee on Cities and Boroughs, who shall take into consideration all such matters relating to cities and boroughs as may be referred to them, and report the facts, and their opinion thereon.

17th. A Committee on Fisheries and Game, who shall take into consideration all such matters relating to fisheries and game as may be referred to them, and report the facts, and their opinion thereon in the matter.

18th. A Committee on Insurance, who shall take into consideration all matters relating to insurance that may be referred to them, and report the facts, and their opinion thereon.

19th. A Committee on Manufactures, who shall take into consideration all matters relating to manufactures that may be referred to them, and report their opinion thereon.

20th. A Committee on Appropriations, who shall take into consideration and carefully investigate all estimates of State expenditures, and all bills and resolutions appropriating money from the State Treasury which shall be submitted to them, and shall from time to time report such appropriation bills as they may deem necessary for carrying on the different departments of the State government, and providing for such institutions and persons as may properly receive State aid under existing laws, for one year, from the following thirtieth of June, and also shall have power to originate and report bills, whenever such bills shall be in the interest of economy.

21st. A Committee on Labor, to whom shall be referred the Report of the Bureau of Labor Statistics and other matters relating to the special interests of labor.

22d. A Committee on Engrossed Bills, whose duty it shall be to supervise the engrossing of bills and resolutions finally passed by both Houses; and no engrossed copy of any bill for a public act, or of any joint resolution for a special act, shall be certified by the officers of either House as having been passed until it has been verified by the signature of the Engrossing Clerk.

23d. A Committee on Excise, who shall take into consideration all such matters relating to licensing and regulating the sale of spirituous and intoxicating liquors as may be referred

to them, and report thereon, with their opinion touching the same.

24th. A Committee on Forfeited Rights, who shall take into consideration such applications as may be referred to them for the restoration of the privileges of electors to those who may have forfeited the same by a conviction of crime, and report the facts, with their opinion thereon.

III. In all meetings of Joint Committees the Senator shall preside. All questions of order and other proceedings, and questions relative to evidence, shall be determined by a majority of votes.

IV. All Committees of Conference, on disagreeing votes of the two Houses of Assembly, shall consist of one Senator and two Representatives, who were in the major vote of their respective Houses. The Committee of the House making the grant or appointment, or passing the bill, resolution, or amendment disagreed to shall state their reasons, to be reported to the other House. And neither House shall request the other twice to confer on the same point of disagreement.

V. Whenever each House shall have adhered to its vote of disagreement, the bill or resolution shall be considered as lost.

VI. Every message sent from one House to the other shall be announced at the door, and shall be respectfully communicated to the Chair by the person by whom it may be sent.

VII. Whenever a bill shall have passed both Houses of the Assembly, and shall have been transmitted to the Governor for his approbation, if either House desire its return for further consideration, such desire shall be communicated by message to the other House, and a Joint Committee of one Senator and two Representatives shall then be sent to the Governor to request him to return the bill. If the Governor consent, the bill shall be returned first to that House in which the motion for its return originated, and the bill may then be altered or totally rejected by a concurrent vote of the two Houses; but if not altered or rejected by such concurrent vote, it shall be again transmitted to the Governor in the same form in which it was first presented to him.

VIII. Whenever the public business may require the Senate and House of Representatives to meet in Convention, either House may send its message to the other, requesting such Convention, and specifying the object. At the time designated, the Senate, with their President and Clerk, may proceed to the Hall of the House of Representatives, where suitable accommodations will be provided. The President of the Senate shall *ex officio* preside in said Convention, and the proceedings thereof shall be entered upon the Journals of the two Houses.

When the Convention shall have been dissolved, the Presi-

dent of the Senate and the Speaker of the House of Representatives shall make reports to their respective Houses of the proceedings of the Convention.

IX. All bills for public acts which shall have been passed by both Houses of the General Assembly, engrossed, and signed by the Speaker of the House of Representatives and President of the Senate, and all bills for private acts and joint resolutions, which shall have been passed by the two Houses, shall, with the papers on which the same may be founded, be transmitted by the Engrossing Clerk to the Secretary of State, for the purpose of being by him laid before the Governor. The presiding officers of the two Houses shall affix their signatures to all bills for public acts in the presence of one or more of the Engrossing Committee, or the Engrossing Clerk.

X. Every bill or resolution shall be written or printed without interlineation or erasure, on paper not smaller than a half-sheet of foolscap, and any member offering such bill, resolution, or a petition, shall endorse thereon his name in some conspicuous place. No bill or resolution shall, after it has been introduced, be altered either by addition or erasure. Any proposed changes in the proposed text of such bill or resolution which may be deemed advisable by the committee to whom it has been referred shall be reported in the form of amendments or of a substitute bill.

[Extract from the General Statutes.]

[SECTION 34. Every bill for a public act amending or repealing any of the statutes of this State, introduced into the General Assembly, shall cite the statute to be amended or repealed, or so much thereof as may be necessary to show the effect of such amendment or repeal.]

When a substitute bill is reported it shall be printed in lieu of the original bill or resolution; and when amendments are reported, they shall be printed in such a manner as to indicate that they are amendments.

It shall be the duty of the Clerk of Bills to prepare bills for public acts and resolutions of a public nature and amendments at the request of any member of the General Assembly, and before any bill or resolution is favorably reported by the committee to which it has been referred it shall be submitted to the Clerk of Bills, who shall examine such bill or resolution and make such corrections therein as may be necessary for the purpose of avoiding repetitions and unconstitutional provisions, and of insuring accuracy in the text and references, clearness and conciseness in the phraseology, and consistency with existing statutes. Whenever a bill or resolution not bearing the approval of the Clerk of Bills endorsed thereon shall be favorably reported, the Clerk of the Senate or House, as the case may be, shall immediately transmit the same to the

Clerk of Bills for examination and approval. The Clerk of Bills shall also prepare amendments, bills, and resolutions at the request of any committee.

It shall be the duty of the Engrossing Clerk to supervise the printing of bills and resolutions in accordance with the provisions of Section 38 of the General Statutes and Rules XII and XIII, and under the direction of the Committee on Engrossed Bills, to supervise the engrossing of bills and resolutions in accordance with the provisions of Rule XIV.

XI. The Clerk of the House to which any bill shall be first presented shall endorse thereon a statement of the contents, or objects of such bill or resolution, before transmitting the same to the other House.

XII. All acts of incorporation by bill or resolution, and all acts in amendment or alteration thereof, and all private acts of whatever nature, shall, before the same shall be considered, be printed for the use of the General Assembly, at the expense of the party applying therefor.

XIII. All bills for public acts and joint resolutions reported favorably upon by the committee to which they have been or may be referred, with or without amendments, before being put upon their third reading, shall be laid upon the table, and five hundred copies of such bills and joint resolutions, with their amendments, shall be printed for the use of the General Assembly; and no bill or joint resolution so reported shall be put upon its third reading until the day succeeding the distribution of such copies.

XIV. All bills for public acts, and all joint resolutions for special acts, which have been passed by both Houses, shall, without action, be referred to the Committee on Engrossed Bills, and (in addition to the duties prescribed in Rule No. II) it shall be the duty of the committee, before any bill or joint resolution be engrossed, to immediately examine the same with a view to avoid repetitions, and to secure clearness, conciseness, and accuracy in the text, without changing the purport thereof. If the committee find that any correction should be made in the text or references, or in the title of any bill or joint resolution, they shall, within two session days after the passage thereof, report it back to the House which last took action upon it, with the proposed correction in the form of an amendment.

All reports from the Committee on Engrossed Bills shall be placed at the head of the calendar, and shall take precedence of all other business on the calendar; and the only question on the report of the committee shall be, "Shall the proposed amendment be adopted?"

If the proposed amendment be adopted by both Houses, the bill or resolution shall be transmitted to the Engrossing

Clerk, who, under the direction of the Committee on Engrossed Bills, shall cause it to be engrossed as amended. If the proposed amendment be rejected by either House, the bill or resolution shall not be transmitted to the other House, but shall be sent to the Engrossing Clerk, who shall have it engrossed as it was passed.

If, in consequence of the final adjournment of the General Assembly, or for any other reason, any bill or resolution which has passed both Houses fails to be amended, as recommended by the committee, the bill or resolution shall be engrossed as it was passed.

XV. All bills for public acts and joint resolutions for special acts reported upon by any committee shall be first reported to the House in which they respectively originated; and any bill or joint resolution reported on adversely, if no objection is made, may be acted upon immediately. Should objection be made, the matter shall be tabled for the Calendar, unless the House, upon motion, shall vote to proceed to its immediate consideration; in which case it shall be acted upon immediately. If the bill or resolution be not rejected, it shall then be entered upon the Calendar to be acted upon in its regular order.

XVI. After the time has elapsed for the reconsideration of any vote, upon any petition, memorial, resolution, bill, or other matter, no resolution or motion to recall such petition, memorial, resolution, bill, or other matter from the other House shall be allowed, for the purpose of reconsideration or amendment, except when there has been a clear mistake in the vote or an error in the language of the resolution, or bill, or the motion or resolution relating to the petition, memorial, or other matter.

XVII. It shall be the duty of the chairman of each Joint Standing Committee to call a meeting of his committee for organization within one week after the appointment of such committee.

Rulings of the Presiding Officers

OF THE

Senate and House of Representatives.

ADDITIONS TO THE ROLL.

In the House, in 1891, a member arose to a question of privilege, stating that the name of a certain man should be added to the roll of the House. The chairman (Perry) ruled the member out of order. On appeal the decision of the Chair was sustained (H. J., 1891, p. 9).

AMENDMENTS TO THE CONSTITUTION.

Upon the construction of the provision in article eleventh of the Constitution requiring "two-thirds of each House" to vote in the affirmative to adopt an amendment to the Constitution, the Speaker of the House (Rice), in 1864, ruled that two-thirds of the whole House was necessary. The ruling was appealed from and the House decided that two-thirds of those present was sufficient. This decision was followed by the Speakers of the House in 1876 (Waller), in 1877 (L. Harrison), and in 1884 (H. B. Harrison).

APPROPRIATIONS FROM THE STATE TREASURY.

In 1889 the Speaker of the House (Perry) ruled that the provision in Section 402 of the General Statutes, requiring resolutions appropriating money from the State Treasury to be referred to the Committee on Appropriations, was mandatory, and so referred a resolution that had been favorably reported by the Committee on Claims and passed by the Senate. This ruling was appealed from and the appeal sustained (H. J., 1889, p. 497).

In the House in 1897 the point was raised that a specific appropriation bill could not be amended by general legislation. The Speaker (Barbour) ruled that the point was well taken (H. J., 1897, p. 1398).

BILLS.

In the House in 1891 the point was raised that a bill being in contravention of the Statutes was not in order. The Speaker (Paige) ruled that the point of order was not well taken (H. J., 1891, pp. 249, 250).

In 1897 the point was raised that a bill under consideration had previously passed the House and been rejected in the Senate. The Speaker (Barbour) stated that, not having the two bills before him, he could not decide the point. The House passed the bill, but it was again rejected in the Senate and killed (H. J., 1897, p. 1410).

CHANGE OF VOTES.

In 1883 the President of the Senate (Sumner) ruled that after the result of a yea and nay vote had been declared, the record could not be altered by the change of votes, except upon reconsideration of the bill (S. J., 1883, p. 627).

COMMITTEES.

In 1891 the point was raised that the House Committee on Canvass of Votes for State Officers having made its report was thereby dissolved, and that therefore the reference to that committee of a House Joint Resolution was not in order. The Speaker (Paige) ruled the point of order not well taken, on the ground that committees appointed by the House are in existence until the close of the session, unless discharged from service by vote of the House (H. J., 1891, p. 163).

In 1903 the President of the Senate (Roberts) ruled that a motion to refer nominations of Common Pleas judges to committee before they had been printed in the Calendar was not in order (S. J., 1903, p. 65).

COMMITTEE REPORTS.

In the House in 1887 the Speaker (Hoyt), in response to a request for a decision on that point, ruled that Rule XIII did not require that resolutions favorably reported and printed must be filed on the members' desks one day before they could be starred for action, explaining that the Clerks were unable to tell what resolutions were to be starred on the Calendar until the printed copies had been filed (H. J., 1887, p. 369).

In 1889 the Speaker (Perry) ruled that if, during the debate upon a measure, a member of the committee signified his desire to withdraw from the majority report and sign the minority report, and thereby a majority of the committee were found to have signed the latter, it must be considered as the majority report (H. J., 1889, p. 1041).

In 1897 the Speaker (Barbour) ruled that the chairman of a committee had the right to close the debate on a committee report (H. J., 1897, p. 876).

In the House in 1901 the Speaker (Light) ruled that a motion to substitute motion to pass a resolution for question on acceptance of unfavorable committee report was not in order (H. J., 1901, p. 1089).

In the House in 1901 the Speaker (Light) ruled that a motion to substitute minority for majority report was not in order (H. J., 1901, p. 1105).

In 1903 the President *pro tempore* of the Senate (Woodruff) ruled that the motion of a chairman of a committee to reject a favorable report was in order (S. J., 1903, p. 1093).

In the same year it was ruled by the same officer that when the question was on a motion to accept an unfavorable report a motion to reject the report was not in order (S. J., 1903, p. 1093).

COMMITTEES OF CONFERENCE.

In 1897, the question being raised in the House, the Speaker (Barbour) ruled that to be eligible for appointment on a committee of conference a member must have actually voted with the majority (H. J., 1897, p. 1209).

CONTESTED ELECTIONS.

In the House in 1893 the point was raised that members whose seats were contested were not entitled to vote on a report recommending that a petitioner for a seat in the House be given leave to withdraw. The Speaker (Brooks) ruled the point of order not well taken (H. J., 1893, p. 498).

DEBATES.

In 1897 the point was raised that a member could not delegate the time allowed him for debate to another member. The Speaker (Barbour) ruled that the point was not well taken (H. J., 1897, p. 1056).

INTRODUCTION OF JOINT RESOLUTIONS.

In 1891 the point was raised in the Senate that a joint resolution was not in order, the Senate not having been officially notified that the House had organized. The President *pro tem.* (Read) ruled the point of order not well taken (S. J., 1891, p. 11).

JOINT RULES.

The Speaker of the House (Pine), in 1883, ruled that the House might suspend a rule relating to its Calendar, although it was a joint rule. The ruling was appealed from, but sustained (H. J., 1883, pp. 811, 812).

NEW BUSINESS AND AMENDMENTS.

In the House in 1884 the force of a joint resolution restricting the time for the admission of new business was questioned, and the Speaker (H. B. Harrison) ruled that the resolution was in effect a joint rule, and could not be set aside except by a vote of at least two-thirds of the members present (H. J., 1884, p. 537).

During the same session the Speaker ruled that if the reso-

lution shall "except bills or resolutions originating in committees," a motion instructing a committee to report a specified resolution came within the exception and was in order (H. J., 1884, p. 538).

In 1897 a resolution reported by a committee came to the House from the Senate passed. The point was raised that it was new business. The Speaker (Barbour) ruled that it could only be considered by the House by a two-thirds vote suspending the rules (H. J., 1897, p. 1023).

In 1886 the point was raised that a petition of a private nature did not come within the provisions contemplated by the Constitution and Statutes as to the right of petition, and consequently could not be received after the time limited for the reception of new business. The Speaker (Tibbits) ruled the point of order well taken (H. J., 1886, p. 288).

This ruling was reaffirmed by the Speaker (Barbour) in 1897 (H. J., 1897, p. 429).

In the House in 1885 the point was raised that an amendment was new business, and not in order. The Speaker (Simonds) ruled that it was not within the province of the Chair to decide a question of that nature. In the House in 1899 the Speaker (Brandeggee) ruled that an amendment being germane is not new business (H. J., 1899, p. 536).

In 1889 the point was raised that an amendment offered was not germane to the bill before the House, and the Speaker (Perry) ruled that the point was well taken, and the House sustained the ruling (H. J., 1889, p. 355). This ruling was sustained in 1897, H. J., pp. 1123, 1182, 1264 (Barbour), and again in 1899, H. J., 1899, pp. 518, 1096 (Brandeggee).

In the House in 1891 a resolution was introduced declaring Nicholas Staub elected Comptroller. It was moved to amend by adding declaration of the election of other State officers. By the Speaker (Paige) the amendment was ruled out of order as not germane (H. J., 1891, p. 177).

The Speaker of the House (Hoyt), in 1887, ruled that a motion to substitute an original bill for a substitute favorably reported by a committee was in the nature of an amendment, and in order (H. J., 1887, p. 508).

In the House, 1897, the point was raised that the House, after having amended a bill, recommitted it; the recommitment was equivalent to reconsideration. The Speaker (Barbour) ruled that the point was not well taken, and that the House must consider the bill as amended (H. J., 1897, p. 1234).

In 1897 the point was raised in the House that a substitute bill that had passed the Senate was of an adversary nature, and also new business. The Speaker (Barbour) ruled that the question of adverse legislation referred only to petitions, and that as the Senate had passed the substitute bill, the original being properly before the House, the substitute was not new business (H. J., 1897, p. 1407).

The Speaker of the House (Brandegge), in 1899, ruled that a motion to table could not be amended by a reference to a committee (H. J., 1899, p. 384).

In the House in 1899 the Speaker (Brandegge) ruled that an objection to a resolution as new business must be taken at the time the committee makes its report, otherwise it comes too late (H. J., 1899, p. 1366).

In the House in 1901 the Speaker (Light) ruled that an amendment to a resolution making an appointment which struck out the name of the appointee and substituted another name was not in order (H. J., 1901, p. 685).

In the House in 1901 the Speaker (Light) ruled that an amendment was not in order when the question was on the acceptance of an unfavorable report (H. J., 1901, p. 915).

In the House in 1901 the Speaker (Light) ruled that an amendment on report of the Engrossed Bills Committee, except one recommended by the committee, was not in order (H. J., 1901, p. 1277).

In the House in 1901 the Speaker (Light) ruled that a motion to amend a bill after rejection of a favorable report of committee was in order (H. J., 1901, p. 1145).

In the House in 1901 the Speaker (Light) ruled that new business must be objected to when first introduced or brought to attention of House (H. J., 1901, p. 1295).

In 1903 the President of the Senate (Roberts) ruled that an amendment to a resolution appointing a judge, substituting the name of a person who had not been nominated as required by statute, was not in order (S. J., 1903, p. 392).

At the same session the same officer ruled that a petition introduced and referred to committee in the House, after time limited for new business, if new business, and objected to as such, could not be acted upon (S. J., 1903, p. 390).

ORGANIZATION OF HOUSE OF REPRESENTATIVES.

In the House in 1891 a resolution was introduced paying the Speaker of the 1889 House for services rendered at the organization of the House of 1891. The point was raised that the resolution was contrary to the provisions of the Constitution and the Statutes regulating the compensation of members of the General Assembly. The Speaker (Paige) ruled the point of order not well taken, as the resolution was in accordance with well-established precedents (H. J., 1891, p. 223).

POSTPONEMENT.

In the House in 1901 the Speaker (Light) ruled that a motion to indefinitely postpone, after vote by yeas and nays had been ordered, was in order (H. J., 1901, p. 538).

PRECEDENCE OF MOTIONS.

In 1883 the Speaker of the House (Pine) ruled that an objection to a bill upon its first reading takes precedence of a motion to refer to committee, and the question is, "Shall the bill be rejected?" (H. J., 1883, p. 149).

In reference to the provision of House Rule XXXII, requiring the largest number or sum to be first voted on, the Speaker of the House (H. B. Harrison) ruled, in 1884, that this did not apply to amendments reducing the number or sum proposed in a bill or resolution (H. J., 1884, p. 427).

The Speaker of the House (Tibbits), in 1886, ruled that a motion for the yeas and nays takes precedence over a motion for a rising vote (H. J., 1886, p. 633).

The previous question having been ordered, the Speaker of the House in 1885 (Simonds) ruled that the vote on the main question takes precedence of all other motions (H. J., 1886, pp. 521, 656, 677). At the same session the point was raised that, after an amendment to a bill had been offered, it was not in order to move the previous question on the bill until the amendment had been voted on. The Speaker ruled that the point was not well taken, and the House sustained the ruling (H. J., 1885, p. 647).

The Speaker of the House in 1884 (H. B. Harrison) ruled that the consideration of matters pending at adjournment might, by unanimous consent, be deferred, and routine business proceeded with (H. J., 1884, pp. 545, 607), which practice has since been followed.

In the House in 1891 a motion to reconsider was made, and a member began to discuss the main question, when the motion for reconsideration was seconded. The point of order was made that it was too late to second the motion for reconsideration. The point of order was sustained by the Speaker (Paige). Immediately following this a motion was made that the House take a recess, and the Speaker entertained the motion, to which objection was made. The Speaker ruled that the motion to take a recess was in order, from which ruling an appeal was taken. Vote disclosed absence of quorum (H. J., 1891, pp. 274-277).

In the House in 1891, before a declaration of the result of a roll-call was announced, a member moved that, inasmuch as the roll-call showed no quorum present, the House adjourn. The Speaker (Paige) ruled the motion out of order (H. J., 1891, p. 343).

The Speaker of the House in 1899 (Brandegge) ruled that a motion to indefinitely postpone a bill took precedence over a motion to table an amendment (H. J., 1899, p. 536).

PREVIOUS QUESTION.

In 1897, the previous question was moved, and the point was raised that the motion, in order to be entertained, must be seconded. The Speaker (Barbour) ruled that the point was well taken (H. J., 1897, p. 1093).

In the House in 1897 the Speaker (Barbour) ruled that an order for the previous question cannot be reconsidered, citing House Rule No. XXXVII (H. J., 1897, p. 1211). This ruling was sustained in 1899, H. J., 1899, p. 1131 (Brandeggee).

The Speaker of the House, in 1899 (Brandeggee), ruled that the previous question having been ordered, no amendment could then be entertained (H. J., 1899, pp. 1011, 1131).

In the House in 1899 it was ruled that the previous question having been ordered, no further debate could be had (H. J., 1899, p. 1026).

In the House in 1899 the Speaker (Brandeggee) ruled that the previous question having been ordered, a motion to recommit could not be entertained (H. J., 1899, p. 1011).

In the House in 1901 the Speaker (Light) ruled that a motion that a member be given the privilege of the floor after previous question ordered was not in order (H. J., 1901, p. 896).

QUORUM.

In 1897 the Speaker (Barbour) ruled that it was the privilege of any member of the House to doubt, in order to determine whether there was a quorum present (H. J., 1897, p. 783).

RECALL.

In the House in 1901 the Speaker (Light) ruled that a resolution of recall was not in order unless for mistake in vote or language of resolution (H. J., 1901, p. 1316).

READING OF LETTERS.

The President *pro tem.* of the Senate (Walsh) in 1887 ruled that the reading of letters relating to matters before the Senate containing the opinion of individuals upon the subject under consideration was not in order (S. J., 1887, p. 661).

RECONSIDERATIONS.

In 1883 the President of the Senate (Sumner) ruled that a motion to reconsider the action of the Senate could not be entertained unless the resolution voted on was in possession of the Senate (S. J., 1883, p. 627).

In 1887 the Speaker of the House (Hoyt) ruled that a motion to reconsider was in order, although the bill was not in possession of the House (H. J., 1887, p. 930), and the Speaker (Perry) so decided in 1889 (H. J., 1889, p. 734).

In 1884 the Speaker of the House (H. B. Harrison) ruled

that a motion to reconsider must be made within the time specified in Rule XXXVII, and that notice of intention to so move cannot operate to extend that time (H. J., 1884, p. 336).

In 1887 the Speaker of the House (Hoyt) ruled that a motion to reconsider made after the session day subsequent to its passage was not in order (H. J., 1887, p. 794). Subsequently, during the same session, a bill was recalled from the Secretary's office by joint resolution, and upon motion being made to reconsider the action of the House, the point was raised that the time for reconsideration had elapsed, but the point of order was overruled (H. J., 1887, p. 881).

In the House in 1889 this point was raised, and the Speaker (Perry) decided that it was well taken. The decision was appealed from, and, after lengthy discussion, sustained (H. J., 1889, p. 724).

In the House in 1893 the point was raised that a motion to reconsider was not in order when the matter was already in the possession of the Senate in accordance with a resolution passed requiring the clerk to transmit daily all matter acted upon. The Speaker (Brooks) ruled that the point of order was not well taken (H. J., 1893, p. 1336).

In 1895 a committee was appointed to recall a bill from the Senate after the time prescribed for reconsideration was passed. The succeeding day a motion was made to reconsider the vote appointing the committee, and the point was raised that the original vote was in violation of Rule XVI, and consequently not in order, and the Speaker was asked to decide whether the motion to reconsider was in order. The Speaker (Fessenden) ruled that as the point of order was not raised when the vote raising the committee was passed, the vote to reconsider was in order (H. J., 1895, p. 549).

In 1895, in a case of disagreeing action, a motion was made to recede and concur, adding an amendment. The point was raised that the amendment was not in order. The Speaker (Fessenden) ruled that the point of order was not well taken (H. J., 1895, p. 1143).

In 1885, the House having upon appeal sustained a decision of the Chair, a motion was made to reconsider the vote to sustain, and the point was raised that a vote on an appeal could not be reconsidered. The Speaker (Simonds) ruled that such a motion was proper, but could not be acted on at that time (H. J., 1885, p. 673).

The President of the Senate (Sumner), in 1883, ruled that the Senate having, in a case of disagreeing action, voted to "adhere," the bill could not again be considered (S. J., 1883, p. 746).

In the House in 1893 the point was raised that a motion to table a motion to reconsider could not be withdrawn. The Speaker (Brooks) ruled the point of order not well taken.

Appeal was taken, but was not sustained (H. J., 1893, pp. 1526, 1527).

In the House in 1893 the point was raised that a matter could not be reconsidered, as two session days had elapsed since the prior action of the House on the matter. The Speaker (Brooks) ruled the point of order not well taken, and on appeal was sustained (H. J., 1893, p. 487).

In 1897, a motion to reconsider having been made, a member moved to adjourn. The question being raised, the Speaker (Barbour) ruled that if the House voted to adjourn, the first business on the next session day would be the motion to reconsider (H. J., 1897, p. 1055).

RESTORATION OF FORFEITED RIGHTS.

The question as to what constitutes the two-thirds of the members of both branches of the General Assembly required by Article XVII of the Amendments to the Constitution has been several times raised, but the decisions have not been uniform. By reference to H. J., 1883, pp. 571-575, 579, it will be seen that at that time it was considered that two-thirds of the members of the House must vote in the affirmative. The Senate in 1884 (S. J., p. 285) decided that two-thirds of the Senate was required to vote in the affirmative, the question having been raised by the President of the Senate (Sumner) for the purpose of getting a decision on that point. In 1889 the Speaker of the House (Perry) ruled that two-thirds of the members of the House must vote in the affirmative (H. J., 1889, p. 373). This decision was appealed from, and, after full discussion, the ruling of the Speaker was sustained, but, a motion to reconsider being made, the House reversed its previous action, sustained the appeal, and proceeded by a two-thirds vote of the members present to pass the resolution (H. J., 1889, pp. 380, 381).

In the House in 1893 the Speaker (Brooks) ruled that it required the affirmative vote of two-thirds of all the members of the House to pass a resolution restoring forfeited rights. Appeal was taken, and was sustained (H. J., 1893, p. 228).

ROLL-CALL.

In 1893, in the Senate, a call of the roll of the Senate was demanded, and the point was raised that, as the vote just taken had not disclosed the absence of a quorum, the demand was out of order. The President (Cady) decided the point of order well taken (S. J., 1893, p. 464).

RULES.

In 1891, in the House, the point was raised that a certain resolution proposing an amendment to the House Rules was out of order, inasmuch as the proposed rule was in contraven-

tion of the General Statutes. The Speaker (Paige) ruled the point of order not well taken, and on appeal his decision was sustained (H. J., 1891, pp. 184-189).

SECOND READING.

In 1891, on the first session day, certain bills for public acts were taken from the table and read the second time. The point of order was raised that under House Rule XXIV the foregoing bills could not come up for a second reading until the second session day of the House. The Speaker (Paige) ruled the point of order not well taken, on the ground that Rule XXIV referred to calendar days, and not to session days (H. J., 1891, p. 163).

SPEAKER.

In the House in 1901 the Speaker (Light) ruled that a motion was not in order until the matter before the House had been stated by the Speaker (H. J., 1901, p. 1174).

UNPARLIAMENTARY LANGUAGE.

In the House in 1891 a member referred to the Governor as an "intruder and usurper." The point was raised that the language used was unparliamentary, and disrespectful to the Governor of Connecticut. The Speaker (Paige) decided the point of order well taken, and directed the Clerk to take down the unparliamentary language (H. J., 1891, p. 189).

VETOED MEASURES.

The Constitution, Article IV, Section 12, provides that if the Governor disapproves a bill he shall send it, with his objections, to the House in which it originated, where it shall be reconsidered.

Upon the construction of the following sentence, "If, after reconsideration, that House shall again pass it, it shall be sent with objections to the other House, which shall also reconsider it," the Speaker of the House (Pine) in 1883 (H. J., p. 897) ruled that the main question was, "Shall the bill pass notwithstanding the objections of the Governor?" and that this question was open to any of the subsidiary motions, but not to a motion to amend the bill, as that would change the main question.

In the same year the Senate amended a vetoed bill to remove the features objected to by the Governor, but the House refused to receive the bill as amended (H. J., 1883, p. 868), and upon its return to the Senate, that body reconsidered its action, rejected the amendment, and then voted upon the passage of the bill as vetoed, "the objections of the Governor notwithstanding" (S. J., p. 723).

In the House in 1889 the Chair (Mr. Olmstead) ruled that an amendment to a vetoed bill was in order, but, upon appeal, the House sustained the appeal (H. J., 1889, p. 688).

Later in the same session a bill that had been passed over the Governor's veto was again reconsidered,* amended, and again passed, but the Senate refused to consider the amendments, voting upon the original bill as returned by the Governor (S. J., 1889, p. 955). The President of the Senate (Merwin) had the day previously ruled in a parallel case that the only question properly before the Senate was, "Shall the bill pass, the objections of the Governor notwithstanding?" and this ruling had, upon appeal, been sustained by the Senate (S. J., 1889, p. 934).

A bill having been returned to the house in which it originated, and the objections of the Governor sustained by its rejection, the further disposal of it has not been uniform. In 1883 (H. J., pp. 865, 897) the House ordered such bills sent directly to the Secretary's office. In 1889 a vetoed resolution was passed in the Senate, where it originated, the objections of the Governor notwithstanding, but failed of passage in the House, and that body, notwithstanding there was disagreeing action, sent the resolution to the Secretary's office, instead of allowing it to go back to the Senate, as would be the case with a bill that had not been presented to the Governor (H. J., 1889, pp. 709, 739). So far as noted, when this point has been raised, the decision has been that unless the House in which a bill originated, and to which it was first returned, passed it over the Governor's veto, there was no reason for sending it to the other House.

As above noted, the House, in 1883, decided that if the House to which a bill was returned by the Governor sustained the veto, the bill should go to the Secretary's office; but previous to the question having been raised, a resolution that had been returned by the Governor and rejected was allowed to go to the Senate and there passed, notwithstanding the objections of the Governor. The resolution came back to the House on the disagreeing action, and that body decided that, having once reconsidered it as required by the Constitution, and rejected it, no further action could be taken (H. J., 1883, pp. 812-817).

This decision was in accordance with a ruling by the Speaker of the House (L. Harrison) in 1877, but that ruling was not at that time sustained by the House (H. J., 1877, p. 712).

In 1889, in the House, the point was raised that a vetoed bill, having been once reconsidered, could not be again recon-

* The second reconsideration is referred to in the last paragraph concerning vetoed measures.

sidered, but the Speaker (Perry) ruled that the point was not well taken, explaining, however, that he so ruled in order to correct a mistake, which had evidently and admittedly been made by the House in this particular case, and not as a strictly parliamentary ruling, or as a ruling to be taken as a precedent (H. J., 1889, p. 1138).

YEAS AND NAYS.

In the House in 1893 the Speaker (Brooks) ruled that a motion for the previous question could not be withdrawn during roll-call, as on that motion the yeas and nays had been ordered by a vote of the House, and that the roll-call was then in progress and must be concluded. Appeal was taken, but was not sustained (H. J., 1893, p. 1322).

PARLIAMENTARY PRACTICE AND PRECEDENTS.

Upon most occasions that arise in the Connecticut General Assembly, the common parliamentary law that governs all legislative bodies contains the rules which prevail. This common parliamentary law has grown up in modern times among English and American legislative bodies. The General Assembly of Connecticut has followed for many years the simple forms that formerly prevailed in the parliament of Great Britain, with such modifications and changes as have been found necessary from time to time. "The Law and Practice of Legislative Assemblies in the United States of America," by Luther S. Cushing, contains the rules and precedents which govern almost every question that may arise in the Connecticut General Assembly. This authority can be safely appealed to in nearly every case that may arise. Cushing's Manual and Jefferson's Manual contain rules which are stated in such a general way that in many cases an examination of the larger work of Mr. Cushing will be found expedient by a legislator or presiding officer. Upon some questions that have arisen, presiding officers in the Senate and House in cases of dispute have followed the rulings of the Speaker of the House of Representatives at Washington, as that body is governed by the same general parliamentary law except when modified by its own rules and precedents. The digest of Mr. Barclay, which is used in the House of Representatives at Washington, contains many precedents which have been found useful by presiding officers in the Connecticut General Assembly. The practice in Connecticut has usually favored a simple and direct application of a few rules so as to facilitate the dispatch of business. The general parliamentary law which obtains as cited above is modified in Connecticut, first, by the joint rules and special rules of the House or Senate; second, by certain customs which are peculiar to Connecticut and which have been followed for so many years as to have the force of binding precedent; and third, by certain provisions of the General Statutes.

JOINT RULES.

The joint rules relate principally to the organization of the General Assembly. They do not, however, cover the proceedings in case of an election of the State officers by the General Assembly.

The second joint rule provides for the appointment of the joint standing committees, which are now twenty-four in number. This rule provides what particular matters shall be referred to the several committees. The presiding officers and members usually follow these rules in referring business to proper committees, and it is considered bad form, unless under extraordinary circumstances, to refer bills or resolutions to other than the appropriate committees provided by the rules. The Committee on Cities and Boroughs was established in 1866, to relieve the Committee on Incorporations of its work relating to municipal charters, and also to relieve the Committee on Railroads of business relating to horse railroad companies. The Committee on Insurance was established in 1875, to further relieve the Committee on Incorporations of attention to important insurance interests. The Committee on Manufactures was established in 1877, for the purpose of attending to certain resolutions and bills that were usually referred to the Committee on Incorporations. The Committee on Appropriations was established in 1885, to take charge of all matters covered by Chapter 4, and by Section 23 of the General Statutes. The powers and duties of that committee are governed by the chapter and section referred to. The work of the Committee on Engrossed Bills is performed mainly by the Clerk of Bills, who is appointed at a joint meeting of the Committee on the Judiciary and the Committee on Engrossed Bills, under the provisions of Section 37 of the General Statutes. The duties of the Clerk of Bills are pointed out more specifically by the tenth joint rule. The duties of the Committee on Engrossed Bills are provided in detail by the ninth and fourteenth joint rules.

The fourth joint rule provides that committees of conference shall consist of one Senator and two Representatives who were in the majority vote of their respective houses. It sometimes happens that a question is raised whether a person nominated for a member of a committee of conference can be questioned whether or not he was in the majority vote. It has been decided in the House of Representatives at Washington, and the precedent has been followed in Connecticut, that unless the yeas and nays were taken and recorded no member can question the vote of another member if that member declares that he was in the majority vote.

The fifth joint rule provides that when each house shall have *adhered* to its vote of disagreement, the bill or resolution shall be considered lost. The regular method of procedure when a bill or resolution is returned to the house where it originated, upon disagreeing action of the other branch of the General Assembly, is to make a motion to insist and ask for a committee of conference. The subject matter should then be returned to the other house, and that body usually insists also

and grants a committee of conference. If the committee of conference cannot agree they so report, and either house may then recede from its former action and concur with the other, or the usual course under such circumstances is that each house adheres to its original action, and the bill is lost. If the committee of conference agrees upon a report, the necessary action is followed in one or both branches, and the action recommended by the committee is adopted by amendment or otherwise. It sometimes happens that a motion to adhere is made, before a motion to insist and ask or grant a committee of conference, and it has been held that a motion so made may be entertained, but it is not considered respectful treatment of a bill nor of the other branch of the General Assembly to make a motion to adhere, until after a committee of conference has been asked for and granted and the inability of the two houses to agree has become apparent.

The seventh joint rule provides for the return of a bill after it has been passed and sent to the Governor, and before he has signed the same. If the bill has been signed by the Governor it has become a law, and can only be repealed as other statutes. If the bill has not been signed by the Governor, the invariable practice requires that the Governor should consent to its return. If, after passage and transmission to the Governor, either house desires that the bill shall be recalled, there is no rule of courtesy between the two houses which requires a recall, and it should not be recalled unless the sense of both houses agrees that there should be further consideration of the measure.

The eighth joint rule provides the method of procedure in joint convention of the two houses.

The eleventh, twelfth, and thirteenth joint rules provide for the endorsement, form, and printing of private and public acts. Private acts must be printed at the expense of the parties interested. The Clerks of the House and Senate will usually attend to the printing of private acts if the name of a responsible party is given to them, who shall be charged with the cost of the same. It is better that the Clerks should attend to this, because in that way the rules concerning the form of printing and filing for the calendar will be better observed.

The fifteenth joint rule relates to the method of procedure after bills have been reported from their respective committees.

RULES OF THE SENATE.

Most of the special rules of the Senate are similar to the rules of the House. The order of precedence of certain motions provided by the sixth Senate rule differs somewhat from that of the thirty-third House rule, but the only important difference lies in the fact that there is no provision in the Sen-

ate rules for a motion for the previous question. It has been held that the previous question cannot be ordered in the Senate, because there is no such practice or rule in the Senate of the United States. In 1863 it was held, however, by the presiding officer, after a debate had been carried on for several hours apparently for the purpose of delay, that the Chair would entertain a motion that "the Senate will proceed to take a vote upon the question pending." Such a motion is equivalent in its effect to the previous question, but it is believed this is the only instance in which the force of a motion for the previous question has been felt in the Senate. The thirteenth rule of the Senate provides that all committees except committees of conference shall be appointed by the Senate. Before 1868 the committees of the Senate were appointed by the Lieutenant-Governor; between 1868 and 1877 the practice varied somewhat according to the political complexion of the Senate and the Lieutenant-Governor. Since 1877 the rule has been as at the present time, notwithstanding the fact that the Senate and Lieutenant-Governor have several times been of the same political faith. This is in accordance with the practice of the United States Senate, and is justified by the fact that the Lieutenant-Governor is not a member of the body over which he presides, as is the Speaker of the House, and is not chosen by a majority of the Senate. The nineteenth Senate rule provides that a motion to reconsider may be made within three days of the actual session of the Senate. This differs from the thirty-seventh House rule, which provides that a motion to reconsider must be made on the same or the succeeding session-day. The difference between these two rules sometimes leads to a misunderstanding by new members. There seems to be no good reason why these two rules should differ, and it would be well if a revising committee should fix the time for reconsideration within the same number of days in both houses.

RULES OF THE HOUSE OF REPRESENTATIVES.

These rules have been carefully revised twice within a few years, and as they have modified materially the old rules, and have made some changes in the common parliamentary practice, a careful examination is requisite for any member who remembers the older practice and rules, or who desires to be ready upon parliamentary questions that may arise.

MODIFICATIONS OF THE RULES BY STATUTE.

To understand thoroughly the powers and duties of the executive and legislative branches of the government and their relations to each other it is best to read the sections of the General Statutes from Section 1 to Section 187, inclusive.

The special statute rules governing the General Assembly will be found from Section 1 to Section 67, inclusive. Under these statute rules the following limitations are placed upon the power of the General Assembly:

No petition can be considered for any relief which any court has power to grant.

Petitions of an adversary nature must be served upon the parties interested at least twelve days before the second day of the session of the General Assembly.

Petitions for the incorporation of banks, savings banks, or alteration of the charter of a city or borough, the incorporation of a railroad, street railway, canal, or turnpike company, or for the alteration of the charter of any such company, must be duly advertised for at least three weeks before the first day of the session of the Assembly.

Petitions relating to the school fund must be returned and docketed by the first Monday in December preceding the session of the Assembly.

Members of the Assembly cannot appear as attorneys before the Assembly or any committee thereof, unless in their own cause or that of the towns they represent, or of some public corporation therein.

Applications for restoration of forfeited rights cannot be heard unless notice shall have been published at least once a week, for two successive weeks within two months before the opening of the session.

Section 23 of the General Statutes provides that all estimates for the expenditures of the several departments, and all bills and resolutions appropriating money from the State Treasury, except those for the payment of claims against the State, and for the payment of the contingent expenses of the Senate and House, shall be referred to the Committee on Appropriations before final action thereon. No appropriation for a salary, compensation, or fees in excess of the amount allowed by law can be made until after a law authorizing the increase has been passed.

Appropriations in excess of ten thousand dollars must be divided, if possible, into specific items.

No general legislation can be attached to an appropriation bill.

Sections 26-31, inclusive, limit the powers of the executive and legislative departments of the government in relation to appropriations.

Any bill for a public act amending or repealing a statute must either cite the language of the statute amended or repealed, or so much thereof as may be necessary to show the effect of such amendment or repeal.

Contestants for seats in either house of the General Assembly cannot be allowed more than one hundred dollars for

attorney fees and expenses, together with the legal fees of witnesses summoned with the approval of the Committee on Contested Elections.

The Treasurer cannot pay any member of the General Assembly his compensation and mileage until after the final adjournment.

Persons elected to either branch of the General Assembly by illegal practices are incapable of holding their seats unless they can show that they were not, directly or indirectly, concerned in them.

If any person elected a Representative shall by himself or others offer or distribute gratuitously among the electors any liquor on the day of election, or shall on any previous day entertain electors in like manner, with intent to procure votes, he shall be considered guilty of undue influence and illegal practices, and forfeit his seat in the House.

The mileage distance from each town to Hartford is fixed by Section 53.

THE CALENDAR.

Prior to 1875 the regular business of each house (upon the reports of the committees) was taken up according to the convenience of the house and usually without notice to the members. The business was called up by the chairman of the respective committees from the Clerk's table at the pleasure of the several chairmen. Since that time, the system of putting all public acts and joint resolutions upon a calendar which is daily distributed to each member, gives notice to each member of the order of business for the day.

The rules governing the printing of bills and the calendar will be found in Sections 18-21, inclusive, of the General Statutes. In addition, the twenty-third Senate rule and the ninth House rule govern the Clerks of the respective branches and direct them how they shall prepare and keep the respective calendars.

THE PREVIOUS QUESTION.

The question has occasionally been raised in the House whether the previous question applies to anything more than the immediate question at issue; that is, if the pending motion is to amend a bill or resolution, and the previous question is ordered, whether any other question is thereby ordered than that upon the adoption of the proposed amendment, or whether the force of the previous question cuts off debate upon the whole subject matter and calls for a vote upon the pending bill or resolution as well as upon the motion to amend it. The weight of Connecticut rulings or authority is that in the Connecticut House the previous question when ordered applies

only to the immediate question before the House, and does not cut off debate upon any questions at issue that properly precede the definite one under debate.

YEAS AND NAYS.

A record of the yeas and nays may be ordered by one-fifth of the members present, and this right is guaranteed by Section 9 of the third article of the Constitution. It was held in 1875 and several times thereafter, that the constitutional right to call for the yeas and nays exists at any time before the actual and final declaration of the result, although there may have been taken a *viva voce* and a standing vote before the yeas and nays are called for. This right to move for the yeas and nays at any time before a declaration of the result was held to exist before the adoption of the thirty-sixth rule of the House in its present form, and exists by force of the Constitution in both the Senate and House independently of any rule.

RECONSIDERATION OF A VETOED BILL.

It was decided by the Connecticut House in 1877 that as long as a vetoed bill is in the possession of either house, that house may vote *more than once* upon the motion to reconsider, and pass the bill notwithstanding the objections of the Governor. This is in accordance with a decision of the National House of Representatives in 1842. Undoubtedly, however, the second motion to reconsider should be made by some one who was in the negative vote upon the first motion to reconsider. When the vetoed bill or resolution has been reconsidered it has been held that it is open for amendments so as to meet the objections of the executive, and on several occasions vetoed bills have been so amended, and have often received the approval of the executive. The amendment makes a new bill, and these rulings are in the interest of convenient and common-sense legislation.

TO LAY ON THE TABLE A MOTION TO RECONSIDER.

The Washington practice of clinching a vote upon a bill by making a motion to reconsider, and then laying that motion upon the table does not obtain in Connecticut. It was attempted in 1861 and resulted in failure. To permit such a thing to be done would violate the common-sense rules permitting reconsideration within two days in the House and three days in the Senate, and would enable a temporary majority to obtain an unfair advantage.

AMENDMENTS TO THE CONSTITUTION.

A question has been raised once or twice whether two-thirds of all the members elected to either house are necessary to approve an amendment to the Constitution, or whether two-thirds of a quorum is sufficient. It was decided by the House itself in 1864 upon an appeal and by Speakers of the House in 1875, 1876, 1877, and 1884, that two-thirds of a quorum is sufficient to approve an amendment to the constitution of the State.* These decisions are in accordance with the ruling of the House of Representatives at Washington in 1865 upon the adoption of the thirteenth amendment to the Constitution of the United States.

MINORITY REPORTS.

In most legislative bodies the majority of a committee control the reports, and the only report that can be made to a legislative body from one of its committees is that which is known as the report of the committee, which is the report agreed to by a majority of its members. The minority of a committee cannot usually make a separate or special report. In the Connecticut General Assembly, however, a custom has existed for a long time which permits the minority of a committee to make a special report. This special report may be simply the negative views of a minority, giving the reasons why they dissent from the affirmative action of the majority of the committee. When the minority of a committee report affirmatively, they may recommend the passage of a resolution or bill for a public act, which resolution or bill accompanies the report. It is the usual practice, however, to consider the report of the majority of a committee first, and if that report is accepted, no action should be taken upon the minority report, but it should be treated as rejected without further action because it has no right of existence except as a courtesy to the minority members of the committee, and the opinions of the minority have been rejected once by the acceptance of the report of the committee. If, however, the report of the majority of a committee is rejected, it is usual to take up immediately, for consideration, the report of the minority. It does not follow, however, if the report of the majority is rejected that the report of the minority should be accepted. Any bill or resolution reported by the minority of a committee should be printed, and, if passed, requires all the formalities in its passage that are requisite if the same came from the majority of the committee.

POWER TO SECURE A QUORUM.

The Constitution provides in Section 7, Article III, that while a majority of each house shall constitute a quorum to do

* This rule has been held to govern in restoring forfeited rights.

business, a smaller number may adjourn from day to day, and compel the attendance of absent members in such manner and under such penalties as each house may prescribe. There has never been any legislation by either house of the Connecticut General Assembly prescribing the manner in which the attendance of absent members may be secured. Such legislation has been proposed on two or three occasions, but the good sense of absent members has prevented any necessity for its adoption. On a few occasions during times of political excitement the minority has withdrawn and left the House without a quorum for the purpose of preventing immediate legislation, but in no instance has such action by the minority continued longer than till the next regular day of meeting. On one or two occasions it has been suggested that the Speaker has power to order the doors to be closed. This is undoubtedly a mistake, and it would require the passage of a resolution by the House itself, which resolution should provide a means of issuing a proper summons, to be served by some proper official, to bring the absent members onto the floor. On a few occasions Speakers have ordered the doors to be closed to prevent members from going out when it was feared the House might be left without a quorum. This was undoubtedly an arbitrary assumption of power which no Speaker or door-keeper could enforce, and has been submitted to only because of the good nature of the members who were thus kept within the House. In most legislative bodies when it becomes necessary to compel the attendance of absent members, the Sergeant-at-arms is the official clothed with the power, upon an order of the House, to arrest the person of an absent member and bring him onto the floor of the House. If a member of a legislative body should by violence prevent the Sergeant-at-arms from securing his attendance, such member could undoubtedly be expelled and a new election could be ordered to fill the vacancy. As the Connecticut General Assembly has no Sergeant-at-arms, it is probable that the sheriff of the County of Hartford could be clothed with the necessary power to arrest the persons of absent members, and bring them onto the floor of the House, but it is not probable any such extreme exercise of the constitutional power of either house will ever become necessary.

Constitution of the State of Connecticut,

As Amended and in Force January 1, 1904.

[The Constitution of Connecticut was ratified and approved by the people by a vote of thirteen thousand nine hundred and eighteen in its favor, and twelve thousand three hundred and sixty-four against its ratification. On the twelfth of October, eighteen hundred and eighteen, Governor Wolcott issued his proclamation, at the request of the General Assembly, declaring that the constitution was thenceforth to be observed by all persons, *as the Supreme Law of this State.*]

ARTICLE FIRST.

DECLARATION OF RIGHTS.

- SECTION 1. Equality of rights.
- SEC. 2. Political power inherent in the people.
- SEC. 3. Religious liberty.
- SEC. 4. No preferences in Christian sects or modes of worship.
- SEC. 5. Rights of citizens to speak, write, and publish their sentiments.
- SEC. 6. Freedom of speech and of the press.
- SEC. 7. Defense in prosecutions for libels; powers of jury.
- SEC. 8. Rights of search and seizure regulated.
- SEC. 9. Rights of accused in criminal prosecutions.
- SEC. 10. Arrests without warrant of law forbidden.
- SEC. 11. Private property secured.
- SEC. 12. Courts to be open for the redress of injuries.
- SEC. 13. Bail and fines not to be excessive.
- SEC. 14. Bail and *habeas corpus*.
- SEC. 15. Attainder prohibited.
- SEC. 16. Right of citizens to assemble and to petition.
- SEC. 17. Right to bear arms.
- SEC. 18. Military subordinate.
- SEC. 19. Of quartering soldiers.
- SEC. 20. Hereditary emoluments prohibited.
- SEC. 21. Trial by jury.

ARTICLE SECOND.

POWERS DISTRIBUTED.

Three departments.

ARTICLE THIRD.

THE LEGISLATIVE DEPARTMENT.

- SECTION 1. Two Houses, General Assembly, style of laws.
- SEC. 2. Sessions of General Assembly (amended by Arts. xiv, xvi, xxvii).

SEC. 3. House, how constituted, ratio of representation (amended by Art. xv).

SEC. 4. Senate, how constituted (amended by Arts. i and ii).

SEC. 5. Election of Senators (amended by Arts. iii, xvi, and xxvii).

SEC. 6. Canvass and declaration of vote for Senators.

SEC. 7. Officers of each house, quorum.

SEC. 8. Powers of each house.

SEC. 9. Journals to be kept; yeas and nays, when entered.

SEC. 10. Members exempt from arrest, not to be questioned, etc.

SEC. 11. Debates to be public.

ARTICLE FOURTH.

EXECUTIVE DEPARTMENT.

SECTION 1. Governor, term of office; qualification.

SEC. 2. Election of Governor (amended by Arts. vi, xvi, xxvii).

SEC. 3. Election of Lieutenant-Governor (amended by Arts. iv, xvi, xxvii).

SEC. 4. Compensation of Governor, Lieutenant-Governor, and members of General Assembly.

SEC. 5. Governor to command the militia.

SEC. 6. He may require information.

SEC. 7. He may adjourn the General Assembly.

SEC. 8. He is to give information and make recommendations to the General Assembly.

SEC. 9. He shall see that the laws are faithfully executed.

SEC. 10. He may grant reprieves.

SEC. 11. Commissions.

SEC. 12. Power of Governor concerning bills passed by the General Assembly.

SEC. 13. Lieutenant-Governor to be president of the Senate.

SEC. 14. When to act as Governor.

SEC. 15. Senate shall elect a president *pro tempore*. He shall act as Governor when.

SEC. 16. Senate may be convened during recess for a choice of president *pro tempore*.

SEC. 17. Treasurer, election and duties (amended by Arts. iv, vi, xvi, xxvii).

SEC. 18. Secretary, election and duties (amended by Arts. iv, vi, xvi, xxvii).

SEC. 19. Comptroller, election and duties (amended by Arts. v, vi, xiv, xxvii).

SEC. 20. Sheriff, election (amended by Arts. vii, xxviii); bonds; vacancy, how filled.

SEC. 21. Accounts of the State to be published.

ARTICLE FIFTH.

THE JUDICIARY.

SECTION 1. Courts.

SEC. 2. Justices of the Peace (amended by Art. x).

SEC. 3. Judges, appointment; tenure of office (amended by Arts. xii, xx, xxvi); impeachment; disqualification by age.

ARTICLE SIXTH.

ELECTORS.

SECTION 1. Who shall be electors.

SEC. 2. Qualifications of electors (amended by Arts. viii, xi, xxiii, xxix.)

SEC. 3. Electoral privileges, how forfeited.

SEC. 4. Eligibility of electors to office.

SEC. 5. Qualification of electors, how determined.

SEC. 6. Protection of free suffrage.

SEC. 7. State officers and members of General Assembly to be elected by ballot.

SEC. 8. Privilege from arrest on civil process on election day.

SEC. 9. Electors' meetings, when held.

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SEC. 2. Right to separate from Christian societies or denominations.

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SECTION 1. Charter of Yale College confirmed.

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SEC. 3. What officers liable to impeachment; effect of conviction.

SEC. 4. Treason defined; requisite proof; conviction.

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GENERAL PROVISIONS.

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ARTICLE ELEVENTH.

AMENDMENTS.

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Senators, number of, how chosen.

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ARTICLE III.

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ARTICLE IV.

Election of Lieutenant-Governor, Treasurer, and Secretary.

ARTICLE V.

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ARTICLE VI.

State officers and members of the General Assembly, how voted for. General Assembly may regulate the manner.

ARTICLE VII.

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ARTICLE VIII.

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ARTICLE IX.

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ARTICLE X.

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ARTICLE XI.

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ARTICLE XII.

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ARTICLE XIII.

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ARTICLE XXIV.

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Municipalities prohibited from subscribing to the stock of, or giving credit, etc., to railroad corporations. General Assembly may authorize appropriations to protect existing railroad debt.

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SECTION 1. Time of election of State officers and members of the General Assembly.

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ARTICLE XXIX.

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ARTICLE XXX.

Plurality Election of State Officers.

ARTICLE XXXI.

SECTION 1. Composition of the Senate.

SEC. 2. Number and formation of Senatorial districts.

PREAMBLE.

The people of Connecticut, acknowledging with gratitude the good providence of God in having permitted them to enjoy a free government, do, in order more effectually to define, secure, and perpetuate the liberties, rights, and privileges which they have derived from their ancestors, hereby, after a careful consideration and revision, ordain and establish the following Constitution and form of civil government:

ARTICLE FIRST.

DECLARATION OF RIGHTS.

That the great and essential principles of liberty and free government may be recognized and established,

We Declare,

SECTION 1. That all men, when they form a social compact, are equal in rights; and that no man or set of men are entitled to exclusive public emoluments or privileges from the community.

SEC. 2. That all political power is inherent in the people, and all free governments are founded on their authority and instituted for their benefit; and that they have at all times an undeniable and indefeasible right to alter their form of government in such a manner as they may think expedient.

SEC. 3. The exercise and enjoyment of religious profession and worship, without discrimination, shall forever be free to all persons in this State, provided that the right hereby declared and established shall not be so construed as to excuse acts of licentiousness, or to justify practices inconsistent with the peace and safety of the State.

SEC. 4. No preference shall be given by law to any Christian sect or mode of worship.

SEC. 5. Every citizen may freely speak, write, and publish his sentiments on all subjects, being responsible for the abuse of that liberty.

SEC. 6. No law shall ever be passed to curtail or restrain the liberty of speech or of the press.

SEC. 7. In all prosecutions or indictments for libels, the truth may be given in evidence, and the jury shall have the right to determine the law and the facts, under the direction of the court.

SEC. 8. The people shall be secure in their persons, houses, papers, and possessions from unreasonable searches or seizures, and no warrant to search any place, or to seize any person or things, shall issue without describing them as nearly as may be, nor without probable cause supported by oath or affirmation.

SEC. 9. In all criminal prosecutions, the accused shall have the right to be heard by himself and by counsel; to demand the nature and cause of the accusation; to be confronted by the witnesses against him; to have compulsory process to obtain witnesses in his favor; and in all prosecutions, by indictment or information, a speedy public trial by an impartial jury. He shall not be compelled to give evidence against himself, nor be deprived of life, liberty, or property, but by due course of law. And no person shall be holden to answer for any crime, the punishment of which may be death or imprisonment for life, unless on a presentment or indictment of a grand jury; except in the land or naval forces, or in the militia when in actual service in time of war or public danger.

SEC. 10. No person shall be arrested, detained, or punished, except in cases clearly warranted by law.

SEC. 11. The property of no person shall be taken for public use without just compensation therefor.

SEC. 12. All courts shall be open, and every person, for an injury done to him in his person, property, or reputation, shall have remedy by due course of law, and right and justice administered without sale, denial, or delay.

SEC. 13. Excessive bail shall not be required, nor excessive fines imposed.

SEC. 14. All prisoners shall, before conviction, be bailable by sufficient sureties, except for capital offenses, where the proof is evident, or the presumption great; and the privileges of the writ of *habeas corpus* shall not be suspended, unless when, in case of rebellion or invasion, the public safety may require it; nor in any case, but by the legislature.

SEC. 15. No person shall be attainted of treason or felony by the legislature.

SEC. 16. The citizens have a right, in a peaceable manner, to assemble for their common good, and to apply to those invested with the powers of government, for redress of grievances, or other proper purposes, by petition, address, or remonstrance.

SEC. 17. Every citizen has a right to bear arms in defense of himself and the State.

SEC. 18. The military shall, in all cases and at all times, be in strict subordination to the civil power.

SEC. 19. No soldier shall, in time of peace, be quartered in any house without the consent of the owner; nor in time of war but in a manner to be prescribed by law.

SEC. 20. No hereditary emoluments, privileges, or honors shall ever be granted or conferred in this State.

SEC. 21. The right of trial by jury shall remain inviolate.

ARTICLE SECOND.

OF THE DISTRIBUTION OF POWERS.

The powers of government shall be divided into three distinct departments, and each of them confided to a separate magistracy, to wit: those which are legislative, to one; those which are executive, to another; and those which are judicial, to another.

ARTICLE THIRD.

OF THE LEGISLATIVE DEPARTMENT.

SECTION 1. The legislative power of this State shall be vested in two distinct houses or branches; the one to be styled THE SENATE, the other THE HOUSE OF REPRESENTATIVES, and both together THE GENERAL ASSEMBLY. The style of their laws shall be, *Be it enacted by the Senate and House of Representatives in General Assembly convened.*

SEC. 2. There shall be one stated session of the General Assembly, to be holden in each year, alternately at Hartford and New Haven, on the first Wednesday of May,¹ and at such other times as the General Assembly shall judge necessary; the first session to be holden at Hartford; but the person administering the office of Governor may, on special emergencies, convene the General Assembly at either of said places, at any other time. And in case of danger from the prevalence of contagious diseases in either of said places, or other circumstances, the person administering the office of Governor may by proclamation convene said Assembly at any other place in this State.

SEC. 3. The House of Representatives shall consist of electors residing in towns from which they are elected. The number of Representatives from each town shall be the same as at present practiced and allowed. In case a new town shall hereafter be incorporated, such new town shall be entitled to one representative only;² and if such new town shall be made from one or more towns, the town or towns from which the same shall be made shall be entitled to the same number of Representatives as at present allowed, unless the number shall be reduced by the consent of such town or towns.

SEC. 4. The Senate shall consist of twelve members, to be chosen annually by the electors.³

¹ Altered by amendments of 1872, 1875, 1876, and 1884.

² Altered by amendments of 1828, 1836, and 1875.

³ Altered by amendments of 1828, 1836, 1875, and 1901.

SEC. 5. At the meetings of the electors, held in the several towns in this State in April annually, after the election of Representatives, the electors present shall be called upon to bring in their written ballots for Senators.¹ The presiding officer shall receive the votes of the electors, and count and declare them in open meeting. The presiding officer shall also make duplicate lists of the persons voted for, and of the number of votes for each, which shall be certified by the presiding officer; one of which lists shall be delivered to the Town Clerk, and the other, within ten days after said meeting, shall be delivered, under seal, either to the Secretary or to the sheriff of the county in which said town is situated; which list shall be directed to the Secretary, with a superscription expressing the purport of the contents thereof; and each sheriff who shall receive such votes shall, within fifteen days after said meeting, deliver, or cause them to be delivered, to the Secretary.

SEC. 6. The Treasurer, Secretary, and Comptroller, for the time being, shall canvass the votes publicly. The twelve persons having the greatest number of votes for Senators shall be declared to be elected.² But in cases where no choice is made by the electors in consequence of an equality of votes, the House of Representatives shall designate, by ballot, which of the candidates having such equal number of votes shall be declared to be elected. The return of votes and the result of the canvass shall be submitted to the House of Representatives, and also to the Senate, on the first day of the session of the General Assembly; and each house shall be the final judge of the election returns, and qualifications of its own members.

SEC. 7. The House of Representatives, when assembled, shall choose a speaker, clerk, and other officers. The Senate shall choose its clerk and other officers except the President. A majority of each house shall constitute a quorum to do business; but a smaller number may adjourn from day to day, and compel the attendance of absent members in such manner, and under such penalties, as each house may prescribe.

SEC. 8. Each house shall determine the rules of its own proceedings, punish members for disorderly conduct, and, with the consent of two-thirds, expel a member, but not a second time for the same cause; and shall have all other powers necessary for a branch of the legislature of a free and independent State.

SEC. 9. Each house shall keep a journal of its proceedings, and publish the same, when required by one-fifth of its members, except such parts as, in the judgment of a majority, require secrecy. The yeas and nays of the members of either house shall, at the desire of one-fifth of those present, be entered on the journals.

SEC. 10. The Senators and Representatives shall, in all cases

¹ Altered by amendments of 1836, 1875, and 1884.

² Altered by amendments of 1828, 1875, and 1901.

of civil process, be privileged from arrest during the session of the General Assembly, and for four days before the commencement and after the termination of any session thereof. And for any speech or debate in either house, they shall not be questioned in any other place.

SEC. 11. The debates of each house shall be public, except on such occasions as, in the opinion of the house, may require secrecy.

ARTICLE FOURTH.

OF THE EXECUTIVE DEPARTMENT.

SECTION 1. The supreme executive power of the State shall be vested in a Governor, who shall be chosen by the electors of the State, and shall hold his office for one year from the first Wednesday of May¹ next succeeding his election, and until his successor be duly qualified. No person who is not an elector of this State, and who has not arrived at the age of thirty years, shall be eligible.

SEC. 2. At the meetings of the electors in the respective towns, in the month of April in each year,² immediately after the election of Senators, the presiding officers shall call upon the electors to bring in their ballots for him whom they would elect to be Governor, with his name fairly written. When such ballots shall have been received and counted in the presence of the electors, duplicate lists of the persons voted for, and of the number of votes given for each, shall be made and certified by the presiding officer, one of which lists shall be deposited in the office of the Town Clerk within three days, and the other within ten days, after said election, shall be transmitted to the Secretary, or to the sheriff of the county in which such election shall have been held. The sheriff receiving said votes shall deliver, or cause them to be delivered, to the Secretary within fifteen days next after said election. The votes so returned shall be counted by the Treasurer, Secretary, and Comptroller, within the month of April. A fair list of the persons and number of votes given for each, together with the returns of the presiding officers, shall be, by the Treasurer, Secretary, and Comptroller, made and laid before the General Assembly, then next to be holden, on the first day of the session thereof; and said Assembly shall, after examination of the same, declare the person whom they shall find to be legally chosen, and give him notice accordingly. If no person shall have a majority of the whole number of said votes,³ or if two or more shall have an equal and the greatest number of said votes, then said Assembly, on the second day of their session, by joint ballot of both houses, shall proceed, without debate, to choose a Governor from a list of the names of the two persons having the greatest number of

¹ Made to apply to biennial elections by amendment of 1875.

² Made to apply to biennial elections by amendment of 1876.

³ Altered by amendment of 1901.

votes, or of the names of the persons having an equal and highest number of votes so returned as aforesaid. The General Assembly shall by law prescribe the manner in which all questions concerning the election of a Governor, or Lieutenant-Governor, shall be determined.

SEC. 3. At the annual meetings of the electors, immediately after the election of Governor, there shall also be chosen, in the same manner as is hereinbefore provided for the election of Governor, a Lieutenant-Governor¹, who shall continue in office for the same time, and possess the same qualifications.

SEC. 4. The compensations of the Governor, Lieutenant-Governor, Senators, and Representatives shall be established by law, and shall not be varied so as to take effect until after an election, which shall next succeed the passage of the law establishing said compensations.

SEC. 5. The Governor shall be Captain-General of the militia of the State, except when called into the service of the United States.

SEC. 6. He may require information in writing from the officers in the executive department on any subject relating to the duties of their respective offices.

SEC. 7. The Governor, in case of a disagreement between the two houses of the General Assembly respecting the time of adjournment, may adjourn them to such time as he shall think proper, not beyond the day of the next stated session.

SEC. 8. He shall, from time to time, give to the General Assembly information of the state of the government, and recommend to their consideration such measures as he shall deem expedient.

SEC. 9. He shall take care that the laws be faithfully executed.

SEC. 10. The Governor shall have power to grant reprieves after conviction, in all cases except those of impeachment, until the end of the next session of the General Assembly, and no longer.

SEC. 11. All commissions shall be in the name and by authority of the State of Connecticut; shall be sealed with the State seal, signed by the Governor, and attested by the Secretary.

SEC. 12. Every bill which shall have passed both houses of the General Assembly shall be presented to the Governor. If he approves, he shall sign and transmit it to the Secretary, but if not he shall return it to the house in which it originated, with his objections, which shall be entered on the journals of the house, who shall proceed to reconsider the bill. If, after such reconsideration, that house shall again pass it, it shall be sent, with objections, to the other house, which shall also reconsider it. If approved, it shall become a law. But in such

¹ Altered by amendment of 1875.

cases the votes of both houses shall be determined by yeas and nays; and the names of the members voting for and against the bill shall be entered on the journals of each house respectively. If the bill shall not be returned by the Governor within three days, Sundays excepted, after it shall have been presented to him, the same shall be a law, in like manner as if he had signed it, unless the General Assembly, by their adjournment, prevents its return; in which case it shall not be a law.

SEC. 13. The Lieutenant-Governor shall, by virtue of his office, be President of the Senate, and have, when in Committee of the Whole, a right to debate; and when the Senate is equally divided, to give the casting vote.

SEC. 14. In case of the death, resignation, refusal to serve, or removal from office of the Governor, or of his impeachment or absence from the State, the Lieutenant-Governor shall exercise the powers and authority appertaining to the office of Governor, until another be chosen at the next periodical election for Governor, and be duly qualified; or until the Governor, impeached or absent, shall be acquitted or return.

SEC. 15. When the government shall be administered by the Lieutenant-Governor, or he shall be unable to attend as President of the Senate, the Senate shall elect one of their members as President *pro tempore*. And if during the vacancy of the office of Governor the Lieutenant-Governor shall die, resign, refuse to serve, or be removed from office, or if he shall be impeached or absent from the State, the President of the Senate *pro tempore* shall, in like manner, administer the government, until he be superseded by a Governor or Lieutenant-Governor.

SEC. 16. If the Lieutenant-Governor shall be required to administer the Government, and shall, while in such administration, die or resign during the recess of the General Assembly, it shall be the duty of the Secretary, for the time being, to convene the Senate for the purpose of choosing a President *pro tempore*.

SEC. 17. A Treasurer shall annually be chosen by the electors at their meeting in April;¹ and the votes shall be returned, counted, canvassed, and declared in the same manner as is provided for the election of Governor and Lieutenant-Governor, but the votes for Treasurer shall be canvassed by the Secretary and Comptroller only. He shall receive all moneys belonging to the State, and disburse the same only as he may be directed by law. He shall pay no warrant or order for the disbursement of public money until the same has been registered in the office of the Comptroller.

SEC. 18. A Secretary shall be chosen next after the Treasurer, and in the same manner;¹ and the votes for Secretary shall be returned to, and counted, canvassed, and declared by the Treasurer and Comptroller. He shall have the safe keeping

¹ Altered by amendments of 1836 and 1875.

and custody of the public records and documents, and particularly of the acts, resolutions, and orders of the General Assembly, and record the same; and perform all such duties as shall be prescribed by law. He shall be the keeper of the seal of the State, which shall not be altered.

SEC. 19. A Comptroller of the Public Accounts shall be annually appointed by the General Assembly.¹ He shall adjust and settle all public accounts and demands, except grants and orders of the General Assembly. He shall prescribe the mode of keeping and rendering all public accounts. He shall *ex officio* be one of the auditors of the accounts of the Treasurer. The General Assembly may assign to him other duties in relation to his office, and to that of the Treasurer, and shall prescribe the manner in which his duties shall be performed.

SEC. 20. A sheriff shall be appointed in each county by the General Assembly,² who shall hold his office for three years,³ removable by said Assembly, and shall become bound, with sufficient sureties to the Treasurer of the State, for the faithful discharge of the duties of his office, in such manner as shall be prescribed by law. In case the sheriff of any county shall die or resign, the Governor may fill the vacancy occasioned thereby, until the same shall be filled by the General Assembly.

SEC. 21. A statement of all receipts, payments, funds, and debts of the State, shall be published from time to time, in such manner and at such periods as shall be prescribed by law.

ARTICLE FIFTH.

OF THE JUDICIAL DEPARTMENT.

SECTION 1. The judicial power of the State shall be vested in a Supreme Court of Errors, a Superior Court, and such inferior courts as the General Assembly shall, from time to time, ordain and establish; the powers and jurisdiction of which courts shall be defined by law.

SEC. 2. There shall be appointed in each county a sufficient number of justices of the peace, with such jurisdiction in civil and criminal cases as the General Assembly may prescribe.

SEC. 3. The Judges of the Supreme Court of Errors, of the Superior and inferior courts, and all justices of the peace, shall be appointed by the General Assembly, in such manner as shall by law be prescribed.⁴ The Judges of the Supreme Court and the Superior Court shall hold their offices during good behavior,⁵ but may be removed by impeachment; and the Governor shall also remove them on the address of two-thirds of the members of each House of the General Assembly; all other judges and justices of the peace shall be appointed annually.⁶

¹ Altered by amendments of 1836 and 1875.

² Altered by amendments of 1838 and 1886.

³ Altered by amendment of 1886.

⁴ Altered by amendment of 1876.

⁵ Altered by amendments.

No judge or justice of the peace shall be capable of holding his office after he shall arrive at the age of seventy years.

ARTICLE SIXTH.

OF THE QUALIFICATIONS OF ELECTORS.

SECTION 1. All persons who have been, or shall hereafter, previous to the ratification of this Constitution, be admitted freemen, according to the existing laws of this State, shall be electors.

SEC. 2. Every white¹ male citizen of the United States, who shall have gained a settlement in this State, attained the age of twenty-one years, and resided in the town in which he may offer himself to be admitted to the privilege of an elector, at least six months preceding; and have a freehold estate of the yearly value of seven dollars in this State; or, having been enrolled in the militia, shall have performed military duty therein for the term of one year next preceding the time he shall offer himself for admission,² or being liable thereto shall have been, by authority of law, excused therefrom; or shall have paid a State tax within the year next preceding the time he shall present himself for such admission; and shall sustain a good moral character, shall, on his taking such oath as may be prescribed by law, be an elector.³

SEC. 3. The privileges of an elector shall be forfeited by a conviction of bribery, forgery, perjury, duelling, fraudulent bankruptcy, theft, or other offense for which an infamous punishment is inflicted.⁴

SEC. 4. Every elector shall be eligible to any office in this State, except in cases provided for in this Constitution.

SEC. 5. The selectmen and town clerk of the several towns shall decide on the qualifications of electors, at such times and in such manner as may be prescribed by law.

SEC. 6. Laws shall be made to support the privilege of free suffrage, prescribing the manner of regulating and conducting meetings of the electors, and prohibiting, under adequate penalties, all undue influence therein, from power, bribery, tumult, and other improper conduct.

SEC. 7. In all elections of officers of the State, or members of the General Assembly, the votes of the electors shall be by ballot.

SEC. 8. At all elections of officers of the State, or members of the General Assembly, the electors shall be privileged from arrest during their attendance upon, and going to, and returning from the same, on any civil process.

SEC. 9. The meetings of the electors for the election of the several State officers by law annually to be elected, and members of the General Assembly of this State, shall be holden on the first Monday of April in each year.⁵

¹ Altered by amendments.

² May be restored, amendment Art. xvii.

³ Altered by amendments of 1875 and 1884.

ARTICLE SEVENTH.

OF RELIGION.

SECTION 1. It being the duty of all men to worship the Supreme Being, the Great Creator and Preserver of the Universe, and their right to render that worship in the mode most consistent with the dictates of their consciences, no person shall by law be compelled to join or support, nor be classed with, or associated to, any congregation, church, or religious association. But every person now belonging to such congregation, church, or religious association, shall remain a member thereof until he shall have separated himself therefrom in the manner hereinafter provided. And each and every society or denomination of Christians in this State shall have and enjoy the same and equal powers, rights, and privileges; and shall have power and authority to support and maintain the ministers or teachers of their respective denominations, and to build and repair houses for public worship by a tax on the members of any such society only, to be laid by a major vote of the legal voters assembled at any society meeting, warned and held according to law, or in any other manner.

SEC. 2. If any person shall choose to separate himself from the society or denomination of Christians to which he may belong, and shall leave a written notice thereof with the clerk of such society, he shall thereupon be no longer liable for any future expenses which may be incurred by said society.

ARTICLE EIGHTH.

OF EDUCATION.

SECTION 1. The charter of Yale College, as modified by agreement with the corporation thereof, in pursuance of an Act of the General Assembly, passed in May, 1792, is hereby confirmed.

SEC. 2. The fund called the SCHOOL FUND shall remain a perpetual fund, the interest of which shall be inviolably appropriated to the support and encouragement of the public or common schools throughout the State, and for the equal benefit of all the people thereof. The value and amount of said fund shall, as soon as practicable, be ascertained in such manner as the General Assembly may prescribe, published, and recorded in the Comptroller's office, and no law shall ever be made authorizing said fund to be diverted to any other use than the encouragement and support of public or common schools, among the several school societies, as justice and equity shall require.

ARTICLE NINTH.

OF IMPEACHMENTS.

SECTION 1. The House of Representatives shall have the sole power of impeaching.

SEC. 2. All impeachments shall be tried by the Senate. When sitting for that purpose, they shall be on oath or affirmation. No person shall be convicted without the concurrence of two-thirds of the members present. When the Governor is impeached, the Chief Justice shall preside.

SEC. 3. The Governor, and all other executive and judicial officers, shall be liable to impeachment; but judgments in such cases shall not extend further than to removal from office and disqualification to hold any office of honor, trust, or profit under this State. The party convicted shall, nevertheless, be liable and subject to indictment, trial, and punishment according to law.

SEC. 4. Treason against the State shall consist only in levying war against it, or adhering to its enemies, giving them aid and comfort. No person shall be convicted of treason unless on the testimony of two witnesses to the same overt act, or on confession in open court. No conviction of treason or attainder shall work corruption of blood or forfeiture.

ARTICLE TENTH.

GENERAL PROVISIONS.

SECTION 1. Members of the General Assembly, and all officers, executive and judicial, shall, before they enter on the duties of their respective offices, take the following oath or affirmation, to wit:

You do solemnly swear, or affirm (as the case may be), that you will support the Constitution of the United States and the Constitution of the State of Connecticut, so long as you continue a citizen thereof; and that you will faithfully discharge, according to law, the duties of the office of _____ to the best of your abilities. So help you God.

SEC. 2. Each town shall annually elect selectmen, and such officers of local police as the laws may prescribe.

SEC. 3. The rights and duties of all corporations shall remain as if this Constitution had not been adopted; with the exception of such regulations and restrictions as are contained in this Constitution. All judicial and civil officers now in office, who have been appointed by the General Assembly, and commissioned according to law, and all such officers as shall be appointed by the said Assembly, and commissioned as aforesaid, before the first Wednesday of May next, shall continue to hold their offices until the first day of June next, unless they shall before that time resign, or be removed from office according to law. The Treasurer and Secretary shall continue in office until a Treasurer and Secretary shall be appointed under this Constitution. All military officers shall continue to hold and exercise their respective offices until they shall resign or be removed according to law. All laws not contrary to, or inconsistent with, the provisions of this Constitution shall remain in

force until they shall expire by their own limitation, or shall be altered or repealed by the General Assembly, in pursuance of this Constitution. The validity of all bonds, debts, contracts, as well of individuals as of bodies corporate, or the State, of all suits, actions, or rights of action, both in law and equity, shall continue as if no change had taken place. The Governor, Lieutenant-Governor, and General Assembly which is to be formed in October next, shall have and possess all the powers and authorities not repugnant to, or inconsistent with, this Constitution, which they now have and possess, until the first Wednesday of May next.

SEC. 4. No judge of the Superior Court, or of the Supreme Court of Errors; no member of Congress; no person holding any office under the authority of the United States; no person holding the office of Treasurer, Secretary, or Comptroller; no sheriff or sheriff's deputy shall be a member of the General Assembly.

ARTICLE ELEVENTH.

OF AMENDMENTS TO THE CONSTITUTION.

Whenever a majority of the House of Representatives shall deem it necessary to alter or amend this Constitution, they may propose such alteration and amendments; which proposed amendments shall be continued to the next General Assembly, and be published with the laws which may have been passed at the same session; and if two-thirds of each House, at the next session of said Assembly, shall approve the amendments proposed by yeas and nays, said amendments shall, by the Secretary, be transmitted to the town clerk in each town in the State, whose duty it shall be to present the same to the inhabitants thereof, for their consideration, at a town meeting, legally warned and held for that purpose; and if it shall appear, in a manner to be provided by law, that a majority of the electors present at such meetings shall have approved such amendments, the same shall be valid, to all intents and purposes, as a part of this Constitution.

Done in Convention, on the fifteenth day of September, in the year of our Lord one thousand eight hundred and eighteen, and of the Independence of the United States the forty-third.

By order of the Convention,

OLIV: WOLCOTT, *President*.

JAMES LANMAN, }
ROBERT FAIRCHILD, } *Clerks*.

AMENDMENTS TO THE CONSTITUTION.

ARTICLE I.

ADOPTED NOVEMBER, 1828.

From and after the first Wednesday of May, in the year of our Lord one thousand eight hundred and thirty, the Senate of this State shall consist of not less than eighteen nor more than twenty-four members,¹ and be chosen by districts.

ARTICLE II.

ADOPTED NOVEMBER, 1828.

The General Assembly, which shall be holden on the first Wednesday of May, in the year one thousand eight hundred and twenty-nine, shall divide the State into districts for the choice of Senators, and shall determine what number shall be elected in each; which districts shall not be less than eight nor more than twenty-four in number, and shall always be composed of contiguous territory, and in forming them no town shall be divided, nor shall the whole or part of one county be joined to the whole or part of another county to form a district: regard being had to the population in said apportionment, and in forming said districts, in such manner that no county shall have less than two senators. The districts, when established, shall continue the same until the session of the General Assembly next after the completion of the next census of the United States; which said Assembly shall have power to alter the same, if found necessary, to preserve a proper equality between said districts, in respect to the number of inhabitants therein, according to the principles above recited; after which said districts shall not be altered, nor the number of Senators altered, except at any session of the General Assembly next after the completion of a census of the United States, and then only according to the principles above prescribed.

ARTICLE III.

ADOPTED NOVEMBER, 1828.

At the meeting of the electors on the first Monday of April, in the year one thousand eight hundred and thirty, and annually thereafter, immediately after the choice of Representatives, the electors qualified by law to vote in the choice of such Representatives shall be called upon by the presiding officer in such meeting, in the several towns within their districts, respectively, to bring in their ballots for such person or number of persons to be Senator or Senators for such districts in the next General Assembly, as shall by law be allowed to such districts respectively;² which person or persons at the time of holding such meetings shall belong to and reside in the respective districts in which they shall be so balloted for, as

¹ Altered by amendment of 1901.

² Altered by amendment of 1836.

alforesaid; and each elector present at such meeting, qualified as aforesaid, may thereupon bring in his ballot or suffrage for such person or persons as he shall choose to be Senators for such district, not exceeding the number by law allowed to the same, with the name or names of such person or persons fairly written on one piece of paper.¹ And the votes so given in shall be received, counted, canvassed, and declared in the same manner now provided by the Constitution for the choice of Senators. The person or persons, not exceeding the number by law allowed to the districts in which such votes shall be given in, having the highest number of votes, shall be declared to be duly elected for such districts; but in the event of an equality of votes between two or more of the persons so voted for, the House of Representatives shall, in the manner provided for by the Constitution, designate which of such person or persons shall be declared to be duly elected.

ARTICLE IV.

ADOPTED NOVEMBER, 1832.

There shall annually² be chosen and appointed a Lieutenant-Governor, a Treasurer, and Secretary, in the same manner as is provided in the second section of the fourth article of the Constitution of this State, for the choice and appointment of a Governor.

ARTICLE V.

ADOPTED NOVEMBER, 1836.

A Comptroller of Public Accounts shall be annually² chosen by the electors, at their meeting in April, and in the same manner as the Treasurer and Secretary are chosen, and the votes for Comptroller shall be returned to, and counted, canvassed, and declared by the Treasurer and Secretary.

ARTICLE VI.

ADOPTED NOVEMBER, 1836.

The electors in the respective towns, on the first Monday of April¹ in each year, may vote for Governor, Lieutenant-Governor, Treasurer, Secretary, Senators, and Representatives in the General Assembly successively, or for any number of said officers at the same time, and the General Assembly shall have power to enact laws regulating and prescribing the order and manner of voting for said officers, and also providing for the election of Representatives at some time subsequent to the first Monday of April in all cases when it shall so happen that the electors in any town shall fail on that day to elect the Representative or Representatives to which such town shall be by

¹ Altered by amendment of 1836.

² Altered by amendments of 1875.

law entitled: *provided*, that in all elections of officers of the State, or members of the General Assembly, the votes of the electors shall be by ballot, either written or printed.

ARTICLE VII.

ADOPTED OCTOBER, 1838.

A sheriff shall be appointed in each county by the electors therein, in such manner as shall be prescribed by law, who shall hold his office for three years,¹ removable by the General Assembly, and shall become bound with sufficient sureties to the Treasurer of the State for the faithful discharge of the duties of his office.

ARTICLE VIII.

ADOPTED OCTOBER, 1845.

Every white² male citizen of the United States, who shall have attained the age of twenty-one years, who shall have resided in this State for a term of one year next preceding, and in the town in which he may offer himself to be admitted to the privileges of an elector, at least six months next preceding the time he may so offer himself,³ and shall sustain a good moral character, shall, on his taking such oath as may be prescribed by law, be an elector.

ARTICLE IX.

ADOPTED OCTOBER, 1850.

The Judges of Probate shall be appointed by the electors residing in the several probate districts, and qualified to vote for Representatives therein, in such manner as shall be prescribed by law.

ARTICLE X.

ADOPTED OCTOBER, 1850.

The Justices of the Peace for the several towns in this State shall be appointed by the electors in such towns; and the time and manner of their election, the number for each town, and the period for which they shall hold their offices, shall be prescribed by law.

ARTICLE XI.

ADOPTED OCTOBER, 1855.

Every person shall be able to read any article of the Constitution, or any section of the Statutes of this State, before being admitted an elector.⁴

¹ Altered by amendment of 1886.

² Altered by amendments of 1876 and 1897.

³ Altered by amendments of 1855.

⁴ Altered by amendment of 1897.

ARTICLE XII.

ADOPTED OCTOBER, 1856.

The Judges of the Supreme Court of Errors, and of the Superior Court, appointed in the year 1855, and thereafter, shall hold their offices for the term of eight years, but may be removed by impeachment; and the Governor shall also remove them on the address of two-thirds of each house of the General Assembly. No Judge of the Supreme Court of Errors, or of the Superior Court, shall be capable of holding office after he shall arrive at the age of seventy years.

ARTICLE XIII.

ADOPTED AUGUST, 1864.

[Every elector of this State who shall be in the military service of the United States, either as a drafted person or volunteer, during the present rebellion, shall when absent from this State, because of such service, have the same right to vote in any election of State officers, Representatives in Congress, and electors of President and Vice-President of the United States, as he would have if present at the time appointed for such election, in the town in which he resided at the time of his enlistment into such service. This provision shall in no case extend to persons in the regular army of the United States, and shall cease and become inoperative and void upon the termination of the present war.

The General Assembly shall prescribe, by law, in what manner and at what time the votes of electors absent from this State, in the military service of the United States, shall be received, counted, returned, and canvassed.]¹

ARTICLE XIV.

ADOPTED OCTOBER, 1873.

All annual and special sessions of the General Assembly shall, on and after the first Wednesday of May, A. D. 1875, be held at Hartford, but the person administering the office of Governor may, in case of special emergency, convene said Assembly at any other place in this State.

ARTICLE XV.

ADOPTED OCTOBER, 1874.

The House of Representatives shall consist of electors residing in towns from which they are elected. Every town which now contains, or hereafter shall contain, a population of five thousand, shall be entitled to send two representatives, and

¹ Now inoperative.

every other one shall be entitled to its present representation in the General Assembly. The population of each town shall be determined by the enumeration made under the authority of the census of the United States next before the election of Representatives is held,

ARTICLE XVI.

ADOPTED OCTOBER, 1875.

SECTION 1. A general election for Governor, Lieutenant-Governor, Secretary of State, Treasurer, Comptroller, and members of the General Assembly, shall be held on the Tuesday after the first Monday of November, 1876, and annually thereafter, for such officers as are herein and may be hereafter prescribed.¹

SEC. 2. The State officers above named, and the Senators from those districts having even numbers, elected on the Tuesday after the first Monday of November, 1876, and those elected biennially thereafter on the Tuesday after the first Monday of November, shall respectively hold their offices for two years from and after the Wednesday following the first Monday of the next succeeding January. The Senators from those districts having odd numbers elected on the Tuesday after the first Monday of November, 1876, shall hold their offices for one year from and after the Wednesday following the first Monday of January, 1877; the electors residing in the senatorial districts having odd numbers shall, on the Tuesday after the first Monday of November, 1877, and biennially thereafter, elect Senators who shall hold their offices for two years from and after the Wednesday following the first Monday of the next succeeding January. The Representatives elected from the several towns on the Tuesday after the first Monday of November, 1876, and those elected annually thereafter, shall hold their offices for one year from and after the Wednesday following the first Monday of the next succeeding January.¹

SEC. 3. There shall be a stated session of the General Assembly in Hartford on the Wednesday after the first Monday of January, 1877, and annually¹ thereafter on the Wednesday after the first Monday of January.

SEC. 4. The persons who shall be severally elected to the State offices and General Assembly on the first Monday of April, 1876, shall hold such offices only until the Wednesday after the first Monday of January, 1877.

SEC. 5. The General Assembly elected in April, 1876, shall have power to pass such laws as may be necessary to carry into effect the provisions of this amendment.

¹Altered by amendment of 1884.

ARTICLE XVII.

ADOPTED OCTOBER, 1875.

The General Assembly shall have power, by a vote of two-thirds of the members of both branches, to restore the privileges of an elector to those who may have forfeited the same by a conviction of crime.

ARTICLE XVIII.

ADOPTED OCTOBER, 1876.

In case a new town shall hereafter be incorporated, such new town shall not be entitled to a Representative in the General Assembly unless it has at least twenty-five hundred inhabitants, and unless the town from which the major portion of its territory is taken has also at least twenty-five hundred inhabitants; but until such towns shall each have at least twenty-five hundred inhabitants, such new town shall, for the purpose of representation in the General Assembly, be attached to and be deemed to be a part of, the town from which the major portion of its territory is taken, and it shall be an election district of such town for the purpose of representation in the House of Representatives.

ARTICLE XIX.

ADOPTED OCTOBER, 1876.

The provisions of Section 2, Article IV of the Constitution, and of the amendments thereto, shall apply, *mutatis mutandis*, to all elections held on the Tuesday after the first Monday of November, 1876, and annually thereafter.

ARTICLE XX.

ADOPTED OCTOBER, 1876.

Judges of the Courts of Common Pleas and of the District Courts shall be appointed for terms of four years. Judges of the City Courts and Police Courts shall be appointed for terms of two years.

ARTICLE XXI.

ADOPTED OCTOBER, 1876.

Judges of Probate shall be elected by the electors residing in their respective districts on the Tuesday after the first Monday of November, 1876, and biennially thereafter. Those persons elected Judges of Probate on the Tuesday after the first Monday of November, 1876, and those elected biennially thereafter, shall hold their offices for two years from and after the Wednesday

after the first Monday of the next succeeding January. Those persons elected Judges of Probate on the first Monday of April, 1876, shall hold their offices only until the Wednesday after the first Monday of January, 1877.

ARTICLE XXII.

ADOPTED OCTOBER, 1876.

The compensation of members of the General Assembly shall not exceed three hundred dollars per annum, and one mileage each way for each session, at the rate of twenty-five cents per mile.¹

ARTICLE XXIII.

ADOPTED OCTOBER, 1876.

That Article VIII of the amendments to the Constitution be amended by erasing the word "white" from the first line.

ARTICLE XXIV.

ADOPTED OCTOBER, 1877.

Neither the General Assembly nor any County, City, Borough, Town, or School District shall have power to pay or grant any extra compensation to any public officer, employe, agent, or servant, or increase the compensation of any public officer or employe, to take effect during the continuance in office of any person whose salary might be increased thereby, or increase the pay or compensation of any public contractor above the amount specified in the contract.

ARTICLE XXV.

ADOPTED OCTOBER, 1877.

No County, City, Town, Borough, or other municipality shall ever subscribe to the capital stock of any railroad corporation, or become a purchaser of the bonds, or make donation to, or loan its credit, directly or indirectly, in aid of any such corporation; but nothing herein contained shall affect the validity of any bonds or debts incurred under existing laws, nor be construed to prohibit the General Assembly from authorizing any Town or City to protect, by additional appropriations of money or credit, any railroad debt contracted prior to the adoption of this amendment.

¹ Altered by amendment of 1884.

ARTICLE XXVI.

ADOPTED OCTOBER, 1880.

The Judges of the Supreme Court of Errors and of the Superior Court shall, upon nomination of the Governor, be appointed by the General Assembly, in such manner as shall by law be prescribed.

ARTICLE XXVII.

ADOPTED OCTOBER, 1884.

SECTION 1. A general election for Governor, Lieutenant-Governor, Secretary, Treasurer, Comptroller, and members of the General Assembly, shall be held on the Tuesday after the first Monday of November, 1886, and biennially thereafter for such officers as are herein and may be hereafter prescribed.

SEC. 2. The State officers above named, and members of the General Assembly, elected on the Tuesday after the first Monday of November, 1886, and those elected biennially thereafter on the Tuesday after the first Monday of November, shall hold their respective offices from the Wednesday following the first Monday of the next succeeding January until the Wednesday after the first Monday of the third succeeding January, and until their successors are duly qualified.

SEC. 3. The compensation of members of the General Assembly shall not exceed three hundred dollars for the term for which they are elected, and one mileage each way for the regular session, at the rate of twenty-five cents per mile; they shall also receive one mileage at the same rate for attending any extra session called by the Governor.

SEC. 4. The regular sessions of the General Assembly shall commence on the Wednesday following the first Monday of the January next succeeding the election of its members.

SEC. 5. The Senators elected on the Tuesday after the first Monday of November, 1885, shall hold their offices only until the Wednesday after the first Monday of January, 1887.

ARTICLE XXVIII.

ADOPTED OCTOBER, 1886.

Sheriffs shall be elected in the several counties on the Tuesday after the first Monday of November, 1886, and quadrennially thereafter, for the term of four years, commencing on the first day of June following their election.

ARTICLE XXIX.

ADOPTED OCTOBER, 1897.

Every person shall be able to read in the English language any article of the Constitution or any section of the Statutes of this State before being admitted an elector.

ARTICLE XXX.

ADOPTED OCTOBER, 1901.

In the election for Governor, Lieutenant-Governor, Secretary, Treasurer, Comptroller, and Attorney-General, the person found by the General Assembly, in the manner provided in the fourth article of the Constitution of this State, to have received the greatest number of votes for each of said offices respectively, shall be declared by said Assembly to be elected. But if two or more persons shall be found to have an equal and the greatest number of votes for any of said offices, then the General Assembly, on the second day of its session, by joint ballot of both houses, shall proceed without debate to choose said officer from a list of the names of the persons found to have an equal and greatest number of votes for said office.

ARTICLE XXXI.

ADOPTED OCTOBER, 1901.

SECTION 1. From and after the Wednesday after the first Monday of January, 1905, the Senate shall be composed of not less than twenty-four and not more than thirty-six members, who shall be elected at the electors' meetings held biennially on the Tuesday after the first Monday in November.

SEC. 2. The General Assembly which shall be held on the Wednesday after the first Monday of January, 1903, shall divide the State into senatorial districts, as hereinafter provided; the number of such districts shall not be less than twenty-four nor more than thirty-six, and each district shall elect only one Senator. The districts shall always be composed of contiguous territory, and in forming them regard shall be had to population in the several districts, that the same may be as nearly equal as possible under the limitations of this amendment. Neither the whole or a part of one county shall be joined to the whole or a part of another county to form a district, and no town shall be divided, unless for the purpose of forming more than one district wholly within such town, and each county shall have at least one Senator. The districts, when established as hereinafter provided, shall continue the same until the session of the General Assembly next after the completion of the next census of the United States, which General Assembly shall have power

to alter the same, if found necessary to preserve a proper equality of population in each district, but only in accordance with the principles above recited; after which said districts shall not be altered, nor the number of Senators altered, except at a session of the General Assembly next after the completion of a census of the United States, and then only in accordance with the principles hereinbefore provided.

STATE BOARDS, COMMISSIONS, ETC.

[The dates given under this title indicate the expiration of official terms.]

COMMISSIONER OF THE SCHOOL FUND.

(Appointed by the General Assembly for four years, Gen. Stat., Sec. 148.
Salary, \$2,500.)
(Office, first floor, Capitol.)

Carnot O. Spencer, Hartford, July 1, 1907; Chief Clerk, Wm. H. Pond, Milford; Assistant Clerk, Charles W. Skinner, Hartford.

INSURANCE COMMISSIONER.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 3485. Salary, \$3,500.)
(Office, first floor, Capitol.)

Theron Upson, Berlin, July 1, 1907; Chief Clerk, Bryan H. Atwater, Berlin; Actuary, Charles Hughes, Hartford; Assistant Clerks, George H. Bromfield, Hartford; Frank L. Hamilton, Meriden; Charles H. Cooley, Jr., Hartford.

RAILROAD COMMISSIONERS.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 3876. Salaries, \$3,000 each.)
(Office, third floor, Capitol.)

Orsamus R. Fyler, Torrington, and Washington F. Willcox, Chester, July 1, 1905; William O. Seymour, Ridgefield, July 1, 1907; Clerk, Henry F. Billings, Hartford.

HIGHWAY COMMISSIONER.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 2086. Salary, \$3,000.)
(Office, second floor, Capitol.)

J. H. Macdonald, New Haven, July 1, 1907; Clerks, Eugene H. Kelsey, Clinton; Geo. W. Brackett, Hartford; Draftsman, Frank N. Hoyt, Hartford.

BANK COMMISSIONERS.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 3455. Salaries, \$2,500 each.)

Charles H. Noble, New Milford, July 1, 1905; George F. Kendall, Suffield, July 1, 1907.

COMMISSIONER ON BUILDING AND LOAN ASSOCIATIONS.

(Appointed by the Governor, with the consent of the Senate, for two years, Gen. Stat., Sec. 4012. Salary, \$2,500.)
(Office, fourth floor, Capitol.)

Morris C. Webster, New Britain, July 1, 1905.

COMMISSIONERS OF FISHERIES AND GAME.

(Appointed by the Governor for two years, and until others are appointed, Gen. Stat., Sec. 3094. Compensation, \$3 per day for actual services, and expenses.)

George T. Mathewson, Enfield (Thompsonville P. O.);
Robert G. Pike, Middletown; E. Hart Geer, Secretary, Lyme
(Hadlyme P. O.), July 1, 1905.

FISH AND GAME WARDENS.

(Appointed by the Commissioners for two years from September 1, 1903, Gen. Stat., Sec. 3096.)

Hartford County. — John M. Foote, West Hartford.

New Haven County. — Henry E. Bradley, Branford.

New London County. — Thomas W. Ryley, Stonington (P. O. Mystic).

Fairfield County. — Edward H. Bailey, Danbury.

Windham County. — Hermon G. Carver, Putnam.

Litchfield County. — Dr. Hosea L. Ross, Canaan.

Middlesex County. — Charles E. Blake, Cromwell.

Tolland County. — George W. Eaton, Stafford Springs.

SPECIAL PROTECTORS.

(Appointed by the Fish and Game Wardens, Gen. Stat., Sec. 3097.)

Hartford County. — Randolph Williamson, Hartford; Joseph H. Strong, West Hartford; Brainard L. Alderman, Suffield; George L. Wilson, Enfield; William E. Smith, Avon; Gustavus Cowles, Farmington; James McCabe, Southington; William McCollough, East Hartford; Eugene C. Juckett, East Windsor; James L. Sheffield, Glastonbury; Albert L. Morse, Bristol; Le-roy M. Cowles, New Britain; William H. Gibney, Berlin; George H. Hall, Manchester; Charles Allshouse, Granby; N. M. Wright, Hartland; Robert Dart, Newington; James W. Kelleher, South Windsor; Edson A. Welch, Windsor.

New Haven County. — William H. Tompkins, Woodbridge; George E. Mallory, Milford; Frank M. Sperry, East Haven; Reuben E. Harrison, North Haven; George E. Butz, Beacon Falls; Josiah J. Dyer, Branford; William H. Wakelee, Southbury; Michael McNerney, Seymour; Richard W. Starr, Guilford; Adolph T. Duis, Meriden; David H. Clark, New Haven;

George Fowler, North Branford; Wilbur E. Beach, North Haven; Frank J. Rigney, Waterbury; Frank D. Putnam, Hamden.

New London County. — Arthur L. Briggs, Voluntown; J. H. Tubbs, Niantic; Paul Giest, Lisbon; Griswold S. Perkins, Old Lyme; Lodowick B. Brockway, Lyme; F. G. Maynard, Ledyard; George E. Park, Norwich; S. S. B. McKenzie, Ledyard; G. B. Hempsted, Groton; Fred W. Phillips, Montville; Jesse Wilcox, Stonington; Samuel Pendleton, Stonington; Arthur B. Lee, Groton; Sanford H. Holmes, Griswold.

Fairfield County. — John T. Gough, Bridgeport; Augustus C. Booth, Danbury; John C. Keeler, Bethel; F. E. Pratt, Fairfield; B. Charles Johnson, Newtown; Kieth Joyce, New Fairfield; George S. Banks, Redding; Abram H. Gilbert, Ridgefield; L. O. Osborn, Monroe; William Patterson, New Canaan; John J. Goodwin, Norwalk; Preston Z. Jones, Stamford; Albert W. Allen, Westport; Martin Bruns, Wilton; Daniel W. Edwards, Easton; Charles E. Stagg, Stratford; I. C. Atchinson, Sherman; Frank Taylor, Ridgefield; George H. Van Staden, Darien; John T. Thompson, Huntington.

Windham County. — Charles O. Thompson, Pomfret; Henry Holbrooke, Abington; J. Edward Randall, Putnam; Joseph F. Harrington, Killingly; F. H. Deming, Hampton; James L. Seaton, Ashford; Ariel W. Green, Eastford; John May, East Woodstock; George Warren, Putnam; Alonzo Crockett, Thompson; Thomas W. Hewlings, Chaplin; George R. Bliven, Plainfield; Dewitt E. Park, Brooklyn; S. Arnold Peckham, Windham; Michael Grimshaw, Killingly; William H. Shippee, Killingly.

Litchfield County. — Albert Kaufmann, Thomaston; Frank C. Barnes, Plymouth; John O. Connor, Torrington; A. B. Hyde, Gaylordsville; William S. Isbell, Hotchkissville; Elton E. Warren, New Hartford; Frederick J. Turrill, New Milford; Charles H. Goddard, Barkhamsted; George E. Alvord, Morris; E. R. Wilbur, Washington; William L. Holcomb, Goshen; John R. Thorpe, Salisbury; Lewis H. Ives, Kent; Hubart Schenher, Norfolk; William D. Bosler, Cornwall; S. M. Jones, Watertown; Frederick Ohmen, Warren; James Wilbur, Sharon; Abbott Putnam, Winsted.

Middlesex County. — Oscar B. Stevens, Middletown; Abner H. Tibbles, Middletown; Frank S. Baisden, Cromwell; O. N. Beebe, Essex; Eldon W. Hubbard, Durham; A. S. Bugbee, East Haddam; George N. Rich, East Hampton; Fred H. Stancliff, Portland; Joseph W. Bement, Portland; Otto F. Carlson, Higganum; Lavilla Gladwin, Higganum; Samuel S. Webb, Chester; Harris R. Brainard, Haddam; Harry Selner, Essex; Stillman H. Robinson, Cromwell.

Tolland County. — James H. Musch, Andover; W. H. Hall, South Willington; M. J. Worthington, Stafford; R. H. Eaton, Stafford; Fred Prentice, Hebron; Legrand H. King, Vernon;

L. A. Abron, Ellington; George H. Hall, Manchester; John H. Lynch, Ellington; Frank V. Kibbe, Somers; S. Arnold Peckham, Willimantic; James L. Seaton, Ashford.

SHELL-FISH COMMISSIONERS.

Christian Swartz, Norwalk, July 1, 1905; George C. Waldo, Bridgeport, and William J. Atwater, New Haven, July 1, 1907. (Appointed by the Governor and confirmed by the Senate, for four years, Gen. Stat., Sec. 3208. Compensation, \$5 per day and expenses, limited to \$1,500 in one year.)

CLERK OF SHELL-FISHERIES.

(Appointed by the Shell-Fish Commissioners, Gen. Stat., Sec. 3210. Salary, \$1,400.)

A. McClellan Mathewson, New Haven.

COMMISSIONER OF BUREAU OF LABOR STATISTICS.

(Appointed by the Governor, with the consent of the Senate, for four years, Gen. Stat., Sec. 4602. Salary, \$2,500.)
(Office, third floor, Capitol.)

William H. Scoville, East Haddam, July 1, 1907; Chief Clerk, William D. Parker, Meriden; Clerk, George A. Parsons, Hartford.

DAIRY COMMISSIONER.

(Appointed by the Governor for two years, Gen. Stat., Sec. 2566. Salary, \$1,500.)

John B. Noble, East Windsor, May 1, 1906; Deputy, Robert O. Eaton, North Haven (Montwese P. O.).

TAX COMMISSIONER.

(Appointed by the Governor, with the consent of the Senate, for four years, Gen. Stat., Sec. 2413. Salary, \$3,000.)
(Office, third floor, Capitol.)

Andrew F. Gates, Hartford, July 1, 1905; Clerk, Claude C. Maxfield, Hartford.

STATE POLICE.

(Commissioners appointed for two years by the judges of the Superior Court; Superintendent and Assistant Superintendent for two years by commissioners, and policemen by same upon recommendation of the Superintendent. Pub. Acts 1903, Chap. 141. Salary of Superintendent, \$3,000; Assistant, \$2,000; policemen, not exceeding \$4 per day.)
(Office, fifth floor, Capitol.)

Commissioners. — Frank T. Brown, President, Norwich; Marcus H. Holcomb, Clerk, Southington; John H. Perry,

Southport; James Huntington, Woodbury; Henry F. English, New Haven, July 1, 1905; Superintendent, Thomas F. Egan, Southington; Assistant Superintendent, Arthur L. Story, Norwich, July 20, 1905.

State Policemen.—Merrill S. Louks, Ashford; John A. Flynn, New Britain; Charles E. Hazelhurst, Norwich; Michael L. Joyce, Unionville.

STATE FIRE MARSHAL.

(Appointed by the Governor with the consent of the Senate, Gen. Stat., Sec. 170. Salary, \$2,500; salary of Deputy, \$1,500.)
(Office, fourth floor, Capitol.)

John A. Rusling, Bridgeport, July 1, 1905; Deputy, William E. Seeley, Jr., Bridgeport.

BOARD OF EXAMINERS OF BARBERS.

(Appointed by the Governor, Gen. Stat., Sec. 4671. Salary, \$5 per day for actual service.)

Henry C. Schneider, New Haven; Emerson M. Parker, Hartford; John Sirica, Waterbury, July 1, 1905.

COMMISSIONERS FOR THE CARE AND PROTECTION OF THE GROTON MONUMENT LAND.

(Appointed by the Governor, Special Laws 1903, No. 447.)

Mrs. Sara T. Kinney, New Haven; Mrs. Cuthbert H. Slocombe, Groton; Ernest Rogers, New London; H. Wales Lines, Meriden; Mrs. Adrian J. Muzzy, Bristol; Morton F. Plant, Groton; Lucius F. Robinson, Hartford, July 1, 1905.

STATE BOARD OF OSTEOPATHIC REGISTRATION AND EXAMINATION.

(Appointed by the Governor, Gen. Stat., Sec. 4737.)

Louis C. Kingsbury, Hartford; H. W. Underwood, Hartford; William A. Wilcox, Waterbury, July 1, 1905.

STATE BOARD OF VOTING MACHINE COMMISSIONERS.

(Appointed by the Governor, Gen. Stat., Sec. 1728.)

Henry M. Snell, Saybrook; George E. Bicknell, Meriden; Frederick W. Cooper, Danbury, July 1, 1905.

COMMISSIONERS OF PHARMACY.

(Appointed by the Governor from six names presented by the Connecticut Pharmaceutical Association, for three years, Gen. Stat., Secs. 4721, 4722. Salary, conditional, \$300 each.)

Willis L. Mix, New Haven, June 1, 1905; George L. Ellsbree,

Meriden, June 1, 1906; Arthur L. Dickinson, Danbury, June 1, 1907.

COMMISSION OF SCULPTURE.

(Appointed by the General Assembly for six years, Gen. Stat., Sec. 4871.)

Bernadotte Perrin, New Haven, July 1, 1905; Arthur L. Shipman, Hartford, July 1, 1905; Kirk H. Leavens, Norwich, July 1, 1907; Charles Noel Flagg, Hartford, July 1, 1907; Henry W. Farnam, New Haven, July 1, 1909; Jacob L. Greene, Hartford, July 1, 1909.

STATE LIBRARY COMMITTEE.

The Governor (*ex officio*).

(Appointed by the General Assembly for two years, Gen. Stat., Sec. 4615.)

The Secretary, and Hon. William Hamersley.

STATE BOARD OF EDUCATION.

(Office, third floor, Capitol.)

The Governor and Lieutenant-Governor (*ex officio*).

(Appointed by the General Assembly for four years, Gen. Stat., Sec. 2111.)

George M. Carrington, Winchester, July 1, 1905; William G. Sumner, New Haven, July 1, 1906; Edward D. Robbins, Wethersfield, July 1, 1907; William H. Palmer, Norwich, July 1, 1908.

(Appointed by the Board.)

Secretary, Charles D. Hine, Hartford; Clerk, A. J. Wright, Hartford.

BOARD OF EDUCATION OF THE BLIND.

The Governor and the Chief Justice of the Supreme Court (*ex officio*).

(Appointed by the Governor for four years, Gen. Stat., Sec. 2286.)

Elisha J. Steele, Torrington, July 1, 1905; Emily Wells Foster, Hartford (Secretary), July 1, 1907.

STATE BOARD OF AGRICULTURE.

The Governor (*ex officio*).

(Members at large — one from each Congressional District — appointed by the Governor, with consent of the Senate; others elected by Senators and Representatives of the several counties. Gen. Stat., Sec. 4365.)

At large, Charles E. Chapman, Westbrook, July 1, 1907; Iver-son C. Fanton, Weston, July 1, 1907; Charles L. Tuttle, Hartford, July 1, 1905; James F. Brown, North Stonington, July 1, 1905. Hartford County, Edmund Halladay, Suffield, July 1,

1905; New Haven County, D. Walter Patten, North Haven, July 1, 1905; New London County, James B. Palmer, Lisbon, July 1, 1905; Fairfield County, Seaman Mead, Greenwich, July 1, 1905; Windham County, Nathaniel G. Williams, Brooklyn, July 1, 1907; Litchfield County, Edwin G. Seeley, Roxbury, July 1, 1907; Middlesex County, W. L. Davis, Durham, July 1, 1907; Tolland County, Charles A. Thompson, Ellington, July 1, 1907.

(Appointed by the Board.)

Secretary, James F. Brown, North Stonington.

BOARD OF CONTROL OF THE CONNECTICUT AGRICULTURAL EXPERIMENT STATION.

The Governor (*ex officio*).

(Appointed by the Governor for three years, Gen. Stat., Sec. 438a.)

Edwin Hoyt, New Canaan, July 1, 1907; James H. Webb, Hamden, July 1, 1905.

(Appointed by the State Board of Agriculture for three years.)

Theodore S. Gold, West Cornwall, July 1, 1907.

(Appointed by the State Agricultural Society for three years.)

B. W. Collins, Meriden, July 1, 1906.

(Appointed by the Governing Board of the Sheffield Scientific School for three years.)

William H. Brewer, Secretary, New Haven, July 1, 1905.

(Appointed by the Board of Trustees of Wesleyan University for three years.)

W. O. Atwater, Middletown, July 1, 1906.

(Appointed by the Board.)

E. H. Jenkins, Director, Treasurer, and member (*ex officio*), New Haven.

State Forester — Walter Mulford, Windsor.

State Entomologist — W. E. Britton.

COMMISSIONER ON DOMESTIC ANIMALS.

(Appointed by the Governor for two years, Gen. Stat., Sec. 437a. Salary, \$1,500.)

Heman O. Averill, Washington (P. O. Washington Depot), July 15, 1905.

BOARD OF PARDONS.

The Governor (*ex officio*).

(Appointed by the Judges of the Supreme Court, Gen. Stat., Sec. 2977.)

Chief Justice David Torrance.

(Appointed by the Governor, with the consent of the Senate, for four years, Gen. Stat., Sec. 2978.)

Ernest Cady, Hartford, first Monday in June, 1905; Francis

Bacon, M.D., New Haven, first Monday in June, 1905; Morris W. Seymour, Bridgeport, first Monday in June, 1907; Edward Harland, Norwich, first Monday in June, 1907.

(Appointed by the Board.)

Clerk, Edward M. Day, Hartford.

STATE BOARD OF HEALTH.

(Appointed by the Governor, with the consent of the Senate, for six years, and until others are appointed and qualified, Gen. Stat., Sec. 2502.)

William H. Brewer, New Haven, July 1, 1909 (President); Albert W. Phillips, Derby, July 1, 1909; Edward K. Root, M.D., Hartford, July 1, 1905; Henry G. Newton, New Haven, July 1, 1905; Theodore H. McKenzie, Southington, July 1, 1907; Joseph H. Townsend, New Haven, July 1, 1907.

(Appointed by the Board.)

C. A. Lindsley, M.D., New Haven, Secretary, and member (*ex officio*).

STATE BOARD OF CHARITIES.

(Appointed by the Governor, with the consent of the Senate, for four years, Gen. Stat., Sec. 2857.)

Rebecca G. Bacon, New Haven, July 1, 1905; Mary Hall, Hartford, July 1, 1905; Edwin A. Down, Hartford, July 1, 1905; Henry H. Bridgman, Norfolk, July 1, 1907; Thomas F. Kane, Hartford, July 1, 1907.

(Appointed by the Board.)

Secretary, Charles P. Kellogg, Waterbury.

CONNECTICUT BOARD OF EXAMINERS OF EMBALMERS.

(Appointed by the Governor for three years. Pub. Acts 1903, Chap. 159.)

Charles J. Dillon, Hartford, July 1, 1905; Edward P. Jones, Winchester, July 1, 1905; George T. Maycock, New Haven, July 1, 1906; George T. Lord, Norwich, July 1, 1906; Arthur R. Lee, Enfield, July 1, 1907.

SOLDIERS' HOSPITAL BOARD.

The Governor, the Adjutant-General, and the Surgeon-General (*ex officio*).

(Confirmed by the Governor, on nomination of the Department-Commander G. A. R., for two years, Gen. Stat., Sec. 2873.)

Henry R. Jones, New Hartford, February 6, 1905; William E. Morgan, New Haven, January 1, 1906; Alfred B. Beers, Bridgeport, March 29, 1906.

BOARD OF CIVIL ENGINEERS.

William O. Seymour, Railroad Commissioner (*ex officio*).
(Appointed by the Railroad Commissioner who is a civil engineer, Gen. Stat., Sec. 4800.)

T. H. McKenzie, Southington; William G. Smith, Waterbury;
H. G. Scofield, Bridgeport; Charles E. Chandler, Norwich.

AUDITORS OF PUBLIC ACCOUNTS.

(Appointed by the General Assembly for four years, Gen. Stat., Sec. 179.
Compensation, \$10 per day.)

Lester D. Phelps, Vernon, to fill vacancy until next session of
General Assembly; James P. Bree, New Haven, July 1, 1905.

STATE CHEMISTS.

(Appointed by the Governor for two years, Gen. Stat., Sec. 74. Fees.)

Herbert E. Smith, New Haven, November 20, 1905; Robert
B. Riggs, Hartford, December 16, 1905; S. P. Wheeler, Bridge-
port, June 22, 1905; Redfield B. West, Guilford, January 18,
1906; Henry Souther, Hartford, January 10, 1906; Edward H.
Jenkins, New Haven, June 18, 1905; Charles L. W. Pettee,
Hartford, July 15, 1905.

FACTORY INSPECTOR.

(Appointed by the Governor, with the consent of the Senate, for four years,
Pub. Acts of 1903, Chap. 97. Salary, \$2,500.)

George L. McLean, Ellington, July 1, 1907; deputies, John
H. Quinlan, Meriden; Henry O. Nichols, Norwich; James P.
Keena, Hartford.

INSPECTOR-GENERAL OF GAS METERS AND IL-
LUMINATING GAS.

(Appointed by the Governor for three years, Gen. Stat., Sec. 4570. Fees.)

William G. Mixter, New Haven, October 20, 1905.

DENTAL COMMISSIONERS.

(Appointed by the Governor for two years, Gen. Stat., Sec. 4740.)

William H. Loomis, Vernon; T. S. Rust, Meriden; J. Tenney
Barker, Wallingford; Edward B. Griffith, Bridgeport; Edward
W. Pratt, East Hartford, July 1, 1905.

TEMPORARY EXAMINER OF PUBLIC RECORDS.

(Appointed by the Governor with the consent of the Senate, for two years,
Pub. Acts 1903, Chap. 165.)

Charles R. Hathaway, Manchester, July 1, 1905.

COMMISSIONERS OF THE ISRAEL PUTNAM MEMORIAL CAMP GROUND.

(Appointed by the Governor, Special Laws 1895, p. 594.)

Charles H. Freudenthal, Bethel; George A. Parker, Hartford; Granville A. Durant, Bethel; Edward A. Houseman, Danbury; William H. Hill, Redding; John Henry Jennings, Westport; William Ward, Naugatuck, July 1, 1905.

STATE BOARD OF MEDIATION AND ARBITRATION.

(Appointed by the Governor, with the consent of the Senate, for two years, Gen. Stat., Sec. 4708.)

John Hurlburt White, Hartford; Josiah M. Hubbard, Middletown; Hiram Fox, New Haven, July 1, 1905.

COMMISSION FOR PROMOTION OF UNIFORMITY IN LEGISLATION OF THE UNITED STATES.

(Appointed by the Governor, with the consent of the Senate, Cap. III, Pub. Acts of 1893. Gen. Stat., Secs. 4931, 4934.)

Earliss P. Arvine, New Haven; E. Henry Hyde, Hartford; Talcott H. Russell, New Haven.

COMMISSION ON PROPOSED NEW SITE FOR FIRST REGIMENT ARMORY.

(Appointed by the Governor to report to next General Assembly, Special Laws 1903, No. 451.)

The Governor and Adjutant-General, Arthur L. Goodrich, Hartford; Rollin S. Woodruff, New Haven; Edward Griswold, Guilford; James P. Woodruff, Litchfield; Patrick McGovern, Hartford.

STATE REFORMATORY COMMISSION.

(Appointed by the Governor to report to the next General Assembly, Pub. Acts 1903, Chap. 180.)

Albert Garvin, Wethersfield; Cornelius Tracy, Waterbury; Thomas D. Wells, Hartford; Norris G. Osborne, New Haven; William J. Ford, Washington.

COMMISSION TO MAKE REPAIRS ON CAPITOL AND TO PROCURE SITE FOR NEW BUILDING FOR STATE OFFICIALS.

(Appointed by the Governor to report to the next General Assembly, Special Laws 1903, No. 418.)

Morgan G. Bulkeley, Hartford; H. Wales Lines, Meriden; W. O. Burr, Hartford; Charles C. Cook, West Hartford; L. W. Robinson, New Haven.

COMMISSION CONCERNING TRADE SCHOOLS.

(Appointed by the Governor to report to the next General Assembly,
Special Laws 1903, No. 334.)

J. H. Whittemore, Naugatuck; Max Adler, New Haven;
Lewis Sperry, South Windsor.

TRUSTEES HENRY WHITFIELD HOUSE.

(Appointed by the Governor, Special Laws 1899, No. 515.)

William G. Andrews, George W. Banks, Lynde Harrison,
Charles H. Post, Guilford; Rollin S. Woodruff, Mrs. Godfrey
Dunscombe, New Haven; Frederick C. Norton, Bristol; Mary
Bushnell Cheney, Manchester.

LOCAL COMMISSIONS, ETC.

INSPECTORS OF STEAM BOILERS.

(Appointed for each Congressional District by the Governor for three years, Gen. Stat., Sec. 4890. Fees.)

First District, George E. Cooley, Hartford, September 4, 1907;
Second District, Frank J. Smith, Waterbury, August 5, 1907;
Third District, Jeremiah Sullivan, Norwich, March 8, 1905;
Fourth District, Daniel Olihan, Bridgeport, March 3, 1905.

HARBOR COMMISSIONERS, NEW HAVEN HARBOR.

(Appointed by the Governor, with the consent of the Senate, for five years, Special Laws, Vol. VII, pp. 287, 748.)

Joseph Porter, New Haven, July 1, 1908; Edward Gagel, West Haven, and John T. Manson, New Haven, July 1, 1909; Frank C. Bushnell, June 20, 1905; George B. Martin, July 1, 1906; Edward P. Avery, July 1, 1906.

HARBOR MASTERS AND DEPUTIES.

(Appointed by the Governor for three years, and until others are appointed, Gen. Stat., Sec. 4752.)

Bridgeport, _____; Greenwich, George W. Brush, February 3, 1906; New Haven, William E. Morgan, October 26, 1906; Deputy, John H. Hewitt, July 19, 1902; Stamford, Edward B. Palmer, October 22, 1906; Hartford, William S. Williams, June 16, 1906; Middletown, G. Edward Meech, June 16, 1906; New London, Thomas A. Scott, Jr., April 13, 1907; Deputy, William H. Allen, Groton, April 23, 1906; Norwalk, Addison F. Betts, September 4, 1905; Deputy, Edward E. Mead, January 28, 1906; Milford, Merritt W. Merwin, June 16, 1906; Stonington, Oscar S. Pendleton, June 16, 1906; Deputy, Mark W. Chamberlain, June 16, 1906; Norwich, Nathan Small, June 16, 1906; Stratford, Edward H. Beers, May 13, 1906.

BRIDGE COMMISSIONERS.

(Appointed by the General Assembly, Special Laws 1895, p. 485.)

Commissioners of The Connecticut River Bridge and Highway District.—Morgan G. Bulkeley, Meigs H. Whaples, John G. Root, and Frank C. Sumner, Hartford; James W. Cheney, Manchester; Alembert O. Crosby, Glastonbury; Charles W. Roberts, East Hartford; Lewis Sperry, South Windsor. President, Morgan G. Bulkeley; Treasurer, Meigs H. Whaples.

(Appointed by the Senate for two years, Gen. Stat., Sec. 2090.)

*Enfield Bridge.**—

Middletown and Portland Bridge Co.—Richard D. Pascall of Portland and Evelyn B. Strong of Middletown, July 1, 1905.

Rope Ferry Bridge.—Turner C. Haynes of East Lyme and Park B. Smith of Waterford, July 1, 1905.

* No appointment.

Suffield and Thompsonville Bridge. — George T. Mathewson of Thompsonville and Herbert L. Viets of Suffield, July 1, 1905.

Windsor Locks and Warehouse Point Bridge. — Arthur F. Saxton of Windsor Locks and Andrew Steele of East Windsor, July 1, 1905.

FERRY COMMISSIONERS.

(Appointed by the Senate for two years, Gen. Stat., Sec. 2095.)

*Bissell's Ferry.** —

Chester and Hadlyme Ferry. — William F. Comstock of Lyme and Henry F. Shailer of Chester, July 1, 1905.

East Haddam and Tylerville Ferry. — Roland R. Tyler of Haddam and Wilbur S. Comstock of East Haddam, July 1, 1905.

*Gildersleeve and Cromwell Ferry.** —

Glastonbury and Rocky Hill Ferry. — Henry A. Kinne of Glastonbury and Owen R. Havens of Rocky Hill, July 1, 1905.

*Middle Haddam and Maromas Ferry.** —

New London and Groton Ferry. — Frank W. Allen of Groton and J. Frank Salter of New London, July 1, 1905.

Saybrook and Lyme Steam Ferry. — George W. Walker of Old Saybrook and Daniel I. Lay of Old Lyme, July 1, 1905.

COUNTY COMMISSIONERS.

(Appointed by the General Assembly for four years, Gen. Stat., Sec. 1742.)

Hartford County. — Edward W. Dewey of Granby, July 1, 1905; Robert A. Potter of Bristol, and William Bailey, Jr., of Hartford, July 1, 1907.

New Haven County. — Jacob D. Walter of Cheshire, July 1, 1907, and Reuben H. Tucker of Ansonia, to fill vacancy until action of the General Assembly; Edward F. Thompson of East Haven, July 1, 1905.

New London County. — Benjamin F. Williams of Stonington and Richard W. Chadwick of Old Lyme, July 1, 1907; Charles D. Noyes of Norwich, July 1, 1905.

Fairfield County. — Whitman S. Mead of Greenwich, July 1, 1905; Charles H. Peix, Jr., of Danbury, and Simeon Pease of Fairfield, July 1, 1907.

Windham County. — Edwin H. Hall of Windham and Charles E. Barber of Plainfield, July 1, 1907; E. Herbert Corttis of Thompson, July 1, 1905.

Litchfield County. — George W. Hall of Canaan, July 1, 1905; Howard M. Guernsey of Thomaston, and Hubert B. Case of Barkhamsted, July 1, 1907.

Middlesex County. — John J. Hubbard of Middletown and Elwyn T. Clark of Haddam, July 1, 1907; George A. Olcott of Clinton, July 1, 1905.

Tolland County. — Amos Pease of Somers and John H. Buell of Hebron, July 1, 1907; John Thompson of Ellington, July 1, 1905.

* No appointment.

STATE INSTITUTIONS.

STATE NORMAL-TRAINING SCHOOL, NEW BRITAIN.

Principal, Marcus White. Teachers, M. Gertrude Fenn, Jane Darlington, Elizabeth L. Allyn, Helen J. Bunce, Jessie E. Guernsey, Georgiana Minor, Emily B. Scarborough, Caroline T. Robins, Frederick A. Verplanck, Clara M. Washburn, Annie L. Parker, Mary E. Goodrich, Estelle I. Pierpont, Addie T. Banister, Alice O'Grady, Mary E. Bidwell, Leonora S. Hanna, Henry T. Burr, Kathryn Decker, Anna C. Murnane, Kate McMahon, Erma Miller, Josephine E. Pinney, Alice English, William E. Brown, Ada D. Littlefield, Florence E. Griswold, Hannah M. Garland, Kathryn Stoughton, Ida Isabel Boyce, Harry M. Houston, J. Myra Wilcox, Edith Rowe, Caroline Silliman, Grace B. Hull, Estelle M. Hart, Imoene Grant.

STATE NORMAL-TRAINING SCHOOL, NEW HAVEN.

Principal, Arthur B. Morrill. Teachers, Anna S. Hart, Mary A. McFarland, Ella M. Broderick, H. N. Loomis, William E. Brown. Teachers of Model Schools, Frank O. Jones, Principal; Georgina Norman, Louise Schmahl, Lottie J. Thompson, Lillian E. Bradley, Mary A. Maltby, Nora A. Sweeney, Janet M. Purdue, Anna J. Baldwin, Eleanor T. Quinlan, Edna C. Lines, Katherine T. Harty, Jennie M. Campbell, Martha A. Quinlan, Adeline S. Wallace, Jennie F. Nash, Emma E. Blake, Margaret L. Dibble, Alice E. Hammond, Carolyn W. Tripp, Helen D. Morris, Louise G. Reimann, Anna C. Hintz, Adele D. Murray, Lottie M. Hall, Eulalia L. Gilhuly, Bessie C. Lane, S. Elizabeth Warner, Annie A. Condon, Ruth Smith, Charlotte C. Pierpont, Eleanor J. Clark.

STATE NORMAL-TRAINING SCHOOL, WILLIMANTIC.

Principal, George P. Phenix. Teachers, Jennie E. Chapin, Mabel I. Jenkins, Sarah J. Walter, May E. Davison, Eliza Graeme Graves, Jennie E. Dennehy, Frederick W. Staebner, Edwin C. Andrews, Anna B. Griswold, Eliza A. Cheyney, Mary A. Quinn, Harry Houston, Mary M. Souther, Lora W. Lakin. Librarian, Eliza G. Rawson.

CONNECTICUT AGRICULTURAL COLLEGE AND EXPERIMENT STATION, MANSFIELD.

(P. O. Storrs.)

Board of Trustees: President, the Governor (*ex officio*); Vice-President, Dr. E. H. Jenkins, New Haven (*ex officio*), Director of the Connecticut Agricultural Experiment Station; appointed by the Senate: E. S. Henry, Rockville, July 1, 1907; Secretary, Geo. A. Hopson, East Wallingford, July 1, 1907, G. S. Palmer, Norwich, July 1, 1905, B. C. Patterson, Torrington, July 1, 1905, Charles A. Capen, Willimantic, July 1, 1905; Lewellyn J. Storrs, Mansfield, July 1, 1907; elected by the alumni, A. J. Pierpont, Waterbury, July 1, 1907; appointed annually by the Board of Agriculture, D. Walter Patten, North Haven; Executive Committee, G. A. Hopson, G. S. Palmer, B. C. Patterson; Treasurer, E. O. Smith.

Officers. — Rufus W. Stimson, A.M., B.D., President; Fred Mutchler, Ph.D., Professor of Biology, Nature Study, and Pedagogy, and Curator of the Museum; Louis A. Clinton, M.S., Professor of Agriculture; Alfred G. Gulley, M.S., Professor of Horticulture; Charles L. Beach, B.Agr., B.S., Professor of Dairying; Eugene H. Lehnert, B.S., D.V.S., Professor of Animal Husbandry, Physiology, and Veterinary Science; Charles A. Wheeler, B.A., Professor of Mathematics and Civil Engineering; ———, Professor of Shop Work and Mechanical Drawing; Henry R. Monteith, B.A., Professor of History, Civics, and Latin; H. E. Starr, A.M., Professor of English and College Chaplain; B. Bernard Turner, Ph.D., Professor of Chemistry; E. Bennett, B.S., Professor of Military Science; Alberta T. Thomas, Professor of Home Economics and Lady Principal; Edwin O. Smith, B.S., Professor of English and Political Economy, and Secretary of the Faculty; Edward A. White, B.S., Professor of Botany, Forestry, and Landscape Architecture; F. H. Stoneburn, Asst. Professor of Poultry Culture; Ernest D. Proudman, Instructor in Stenography and Penmanship, and Chief Clerk; Anna W. Brown, Professor of English and Elocution; Emma H. Koller, Instructor in Music, and Assistant to the Lady Principal; Mrs. C. M. Knapp, Boarding Department Manager.

Officers of the Storrs Agricultural Experiment Station:

Station Council. — R. W. Stimson (*ex officio*), President of Connecticut Agricultural College; G. A. Hopson, appointed by the Board of Trustees; L. A. Clinton (*ex officio*), Director of the Station; A. G. Gulley, appointed by the Station Staff; C. L. Beach, appointed by the Station Staff.

Station Staff. — L. A. Clinton, Director; W. O. Atwater, Supervisor of Nutrition Investigation; H. W. Conn, Supervisor of Dairy Bacteriology; A. G. Gulley, Horticulturist; C. L. Beach, Dairy Husbandman; W. A. Stocking, Jr., Assistant Bacteriologist; E. R. Bennett, Assistant Horticulturist; F. H.

Stoneburn, Poultryman; H. L. Garrigus, Assistant Field Experimenter; W. M. Esten, Laboratory Assistant; B. B. Turner, Chemist; E. H. Lehnert, Consulting Veterinarian; E. A. White, Consulting Botanist; Fred Mutchler, Consulting Biologist.

FITCH'S HOME FOR THE SOLDIERS AND SOLDIERS' HOSPITAL, NOROTON HEIGHTS.

Managers: The Soldiers' Hospital Board, consisting of the Governor, the Adjutant-General, and the Surgeon-General (*ex officio*).

(Confirmed by the Governor, on Nomination of the Department Commander G. A. R., for two years; Gen. Stat., Sec. 3764.)

Henry R. Jones, New Hartford, February 6, 1905; Alfred B. Beers, Bridgeport, March 29, 1906; William E. Morgan, New Haven, January 1, 1906. Officers of the Home: Col. James N. Coe, Superintendent; Capt. Charles A. Reynolds, Adjutant; Maj. William Spittle, Inspector; Maj. M. W. Robinson, M.D., Resident Physician and Surgeon.

CONNECTICUT HOSPITAL FOR THE INSANE, MIDDLETOWN.

Trustees: The Governor (*ex officio*); F. C. Bushnell, New Haven, July 1, 1907; James G. Gregory, M.D., Norwalk, July 1, 1907; Henry Woodward, Middletown, July 1, 1907; E. Irving Bell, Portland, July 1, 1907; Samuel Russell, Middletown, July 1, 1907; Henry J. Hendey, Torrington, July 1, 1907; Elijah K. Hubbard, Middletown, July 1, 1905; Frank B. Weeks, Middletown, July 1, 1905; David A. Billings, Norwich, July 1, 1905; Wilbur B. Foster, Vernon, July 1, 1905; Franklin W. Perry, Putnam, July 1, 1905; William W. Hyde, Hartford, July 1, 1905. Treasurer, M. B. Copeland; Superintendent, Dr. Henry S. Noble; Assistant Superintendent, Dr. William E. Fisher; Assistant Physicians, Drs. C. E. Stanley, James M. Keniston, A. B. Coleburn, Albert C. Thomas, George Streit, Edmond A. Ehlers; Pathologist, Dr. A. R. Deffendorf; Assistant Pathologist, Dr. Jessie W. Fisher; Business Manager, Thomas M. Durfee; Assistant Business Manager, W. S. Wetherbee; Matron, Mrs. Margaret Dutton; Farmer, Joseph J. Smith.

NORWICH HOSPITAL FOR THE INSANE.

Trustees. — Henry H. Gallup, Norwich, July 1, 1905; J. Deming Perkins, Litchfield, July 1, 1905; Edwin C. Pinney, Stafford, July 1, 1905; Eugene H. Burr, Middletown, July 1,

1905; Franklin H. Mayberry, East Hartford, July 1, 1907; Calvin L. Harwood, Norwich, July 1, 1907; Frank T. Maples, Norwich, July 1, 1907; Frederick E. Wilcox, Windham, July 1, 1907; Costello Lippitt, Norwich, July 1, 1909; Edwin S. Greeley, New Haven, July 1, 1909; George C. Waldo, Bridgeport, July 1, 1909; Clinton E. Stark, Norwich, July 1, 1909.

CONNECTICUT STATE PRISON, WETHERSFIELD.

Directors: James W. Cheney, President, South Manchester, July 1, 1907; Thomas Dudley Wells, Secretary, Hartford, July 1, 1907; Wilson C. Reynolds, East Haddam, July 1, 1907; Frederick M. Salmon, Westport, July 1, 1907; Frank C. Sumner, Hartford, July 1, 1905; Willie O. Burr, Hartford, July 1, 1905; Edward A. Fuller, Suffield, July 1, 1905. Prison Officials: Albert Garvin, Warden; George E. Baisden, Deputy Warden; Lucius W. Bartlett, Clerk; Edward G. Fox, Physician; Timothy C. Craig, Jeremiah J. Duggan, Chaplains; Miss Melissa Thompson, Matron.

CONNECTICUT SCHOOL FOR BOYS, MERIDEN.

Trustees: Francis H. Parker, Hartford, July 1, 1905; John C. Byxbee, Meriden, July 1, 1905; John W. Coe, Meriden, July 1, 1905; Irving L. Holt, Meriden, July 1, 1905; Zalmon Goodsell, Bridgeport, July 1, 1905; Clark C. Palmer, Griswold, July 1, 1905; George P. Crane, Woodbury, July 1, 1907; James N. States, New Haven, July 1, 1907; George O. Balch, Ashford, July 1, 1907; Joseph Hutchins, Columbia, July 1, 1907; Nathaniel L. Bradley, Meriden, July 1, 1907; Charles B. Frisbie, Cromwell, July 1, 1907. Superintendent, Charles M. Williams; Agent, John H. Parish, Meriden.

CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS,* MIDDLETOWN.

President, _____; Secretary and Treasurer, Clarence E. Bacon, Middletown; Superintendent, W. G. Fairbank, Middletown; Assistant Superintendent, Mrs. W. G. Fairbank, Middletown; Directors: The Governor, Lieut.-Governor, and Secretary (*ex officio*); Samuel Russell, Middletown, 1905; Morris W. Seymour, Bridgeport, 1905; Henry S. Robinson, Hartford, 1905; Calvin L. Harwood, Norwich, 1905; Edward Payne, Middletown, 1906; William H. Burrows, Middletown, 1906; Edward V. Reynolds, New Haven, 1906; Arthur R. Kimball, Waterbury, 1906; John M. Van Vleck, Middletown, 1907; Clarence F. Bacon, Middletown, 1907; _____, 1904.

*This institution, founded by private enterprise, is mainly supported by the state for the education and maintenance of its wards.

GOVERNORS OF CONNECTICUT.

		Length of Term of Office.
John Haynes,	1639-1640	1 year.
Edward Hopkins,	1640-1641	1 "
John Haynes,	1641-1642	1 "
George Wyllys,	1642-1643	1 "
John Haynes,	1643-1644	1 "
Edward Hopkins,	1644-1645	1 "
John Haynes,	1645-1646	1 "
Edward Hopkins,	1646-1647	1 "
John Haynes,	1647-1648	1 "
Edward Hopkins,	1648-1649	1 "
John Haynes,	1649-1650	1 "
Edward Hopkins,	1650-1651	1 "
John Haynes,	1651-1652	1 "
Edward Hopkins,	1652-1653	1 "
John Haynes,	1653-1654	1 "
Edward Hopkins,	1654-1655	1 "
Thomas Wells,	1655-1656	1 "
John Webster,	1656-1657	1 "
John Winthrop,	1657-1658	1 "
Thomas Wells,	1658-1659	1 "
John Winthrop,	1659-1665	6 years.
John Winthrop,	1665-1676	11 "
William Leet,	1676-1680	4 "
Robert Treat,	1680-1687	7 "
Sir Edmond Andross,*	1687-1689	2 "
Robert Treat,	1689-1696	7 "
Fitz John Winthrop,	1696-1707	11 "
Gurdon Saltonstall,	1707-1724	17 "
Joseph Talcott,	1724-1741	17 "
Jonathan Law,	1741-1751	10 "
Roger Wolcott,	1751-1754	3 "
Thomas Fitch,	1755-1766	12 "
William Pitkin,	1766-1769	3 "
Jonathan Trumbull,	1769-1784	15 "
Matthew Griswold,	1784-1785	1 year.
Samuel Huntington,	1785-1796	11 years.
Oliver Wolcott,	1796-1798	2 "
Jonathan Trumbull,	1798-1809	11 "
John Treadwell,	1809-1811	2 "
Roger Griswold,	1811-1813	2 "
John Cotton Smith,	1813-1817	4 "
Oliver Wolcott,	1817-1827	10 "
Gideon Tomlinson,	1827-1831	4 "
John S. Peters,	1831-1833	2 "
Henry W. Edwards,	1833-1834	1 year.

*Sir Edmond Andross was appointed by James II Governor of *New England*. It was to him that the Charter was to be surrendered. All other Governors were elected.

Samuel S. Foot,	1834-1835	1 year.
Henry W. Edwards,	1835-1838	3 years.
William W. Ellsworth,	1838-1842	4 "
Chauncey F. Cleveland,	1842-1844	2 "
Roger S. Baldwin,	1844-1846	2 "
Isaac Toucey,	1846-1847	1 year.
Clark Bissell,	1847-1849	2 years.
Joseph Trumbull,	1849-1850	1 year, 1 month.
Thomas H. Seymour,*	1850-June, 1853	3 years.
Charles H. Pond,	June, 1853-1854	11 months.
Henry Dutton,	1854-1855	1 year.
William T. Minor,	1855-1857	2 years.
Alexander H. Holley,	1857-1858	1 year.
William A. Buckingham,	1858-1866	9 years.
Joseph R. Hawley,	1866-1867	1 year.
James E. English,	1867-1869	2 years.
Marshall Jewell,	1869-1870	1 year.
James E. English,	1870-1871	1 "
Marshall Jewell,	1871-1873	2 years.
Charles R. Ingersoll,	1873-Jan., 1877	3 years, 9 months.
Richard D. Hubbard,	1877-1879	2 years.
Charles B. Andrews,	1879-1881	2 "
Hobart B. Bigelow,	1881-1883	2 "
Thomas M. Waller,	1883-1885	2 "
Henry B. Harrison,	1885-1887	2 "
Phineas C. Lounsbury,	1887-1889	2 "
Morgan G. Bulkeley,	1889-1893	4 "
Luzon B. Morris,	1893-1895	2 "
O. Vincent Coffin,	1895-1897	2 "
Lorin A. Cooke,	1897-1899	2 "
George E. Lounsbury,	1899-1901	2 "
George P. McLean,	1901-1903	2 "
Abiram Chamberlain,	1903-	

CONGRESSIONAL DISTRICTS.

WITH POPULATION IN 1900.

At large—908,420.

- 1st. Hartford and Tolland Counties—220,003.
- 2d. New Haven and Middlesex Counties—310,923.
- 3d. New London and Windham Counties—129,619.
- 4th. Fairfield and Litchfield Counties—247,875.

SENATORIAL DISTRICTS.

WITH POPULATION IN 1900.

1. Hartford, wards 8, 9, and 10—24,703.
2. Hartford, wards 3, 4, 5, and 6—27,812.
3. Hartford, wards 1, 2, and 7—27,335.
4. East Hartford, Glastonbury, Manchester, Marlborough, Newington, South Windsor, Rocky Hill, and Wethersfield—28,307.
5. Avon, Berlin, Bristol, Burlington, Farmington, Plainville, Southington, and West Hartford—30,207.
6. New Britain—28,202.
7. Bloomfield, Canton, East Granby, East Windsor, Enfield, Granby, Hartland, Simsbury, Suffield, Windsor, and Windsor Locks—28,914.
8. New Haven, wards 8, 9, 12, and 14—30,126.
9. New Haven, wards 1, 2, 10, and 13—23,502.

*Resigned June, 1853, and Lieut.-Gov. Chas. H. Pond became Governor.

10. New Haven, wards 3, 4, and 5—31,156.
11. New Haven, wards 6, 7, 11, and 15—23,243.
12. Branford, East Haven, Guilford, Hamden, Madison, North Branford, North Haven, and Wallingford—27,781.
13. Meriden—28,695.
14. Bethany, Cheshire, Milford, Naugatuck, Orange, Prospect, Woodbridge, and Wolcott—25,820.
15. Waterbury, wards 1, 2, and 3—25,727.
16. Waterbury, wards 4 and 5—25,412.
17. Ansonia, Beacon Falls, Derby, Middlebury, Oxford, Seymour, and Southbury—27,701.
18. Groton and New London—23,510.
19. Ledyard, Norwich, and Preston—28,680.
20. Bozrah, Colchester, East Lyme, Franklin, Griswold, Lyme, Lebanon, Lisbon, Montville, North Stonington, Old Lyme, Salem, Sprague, Stonington, Voluntown, and Waterford—30,568.
21. Bridgeport, voting districts 1, 2, 3, 4, and 5—26,773.
22. Bridgeport, voting districts, 6, 7, 8, and 11—21,808.
23. Bridgeport, voting districts 9, 10, and 12—22,415.
24. Bethel, Brookfield, Danbury, New Fairfield, Redding, Ridgefield, and Sherman—29,141.
25. Easton, Fairfield, Huntington, Monroe, Newtown, Stratford, Trumbull, Weston, and Westport—25,441.
26. Darien, New Canaan, Wilton, and Norwalk—27,614.
27. Greenwich and Stamford—31,011.
28. Ashford, Eastford, Killingly, Putnam, Thompson, and Woodstock—24,000.
29. Brooklyn, Canterbury, Chaplin, Hampton, Plainfield, Pomfret, Scotland, Sterling, and Windham—22,861.
30. Goshen, Harwinton, Litchfield, New Hartford, and Torrington—21,139.
31. Barkhamsted, Canaan, Colebrook, Cornwall, Kent, Norfolk, North Canaan, Salisbury, Sharon, and Winchester—21,414.
32. Bethlehem, Bridgewater, Morris, New Milford, Plymouth, Roxbury, Thomaston, Warren, Washington, Watertown, and Woodbury—21,119.
33. Cromwell, Middlefield, and Middletown—20,362.
34. Chatham, Chester, Clinton, Durham, East Haddam, Essex, Haddam, Killingworth, Old Saybrook, Portland, Saybrook, and Westbrook—21,398.
35. Andover, Bolton, Columbia, Coventry, Ellington, Hebron, Mansfield, Somers, Stafford, Tolland, Union, Vernon, and Willington—24,523.

REPRESENTATION IN THE GENERAL ASSEMBLY

There are 168 towns in the State—87 send two representatives, and 81 one each, making 255 members of the House; these towns are divided into 35 Senatorial Districts; and the eight Counties into 4 Congressional Districts, with one District at Large.

Hartford County has 7 Senators and 45 Representatives.

New Haven County has 10 Senators and 38 Representatives.

New London County has 3 Senators and 30 Representatives.

Fairfield County has 7 Senators and 33 Representatives.

Windham County has 2 Senators and 24 Representatives.

Litchfield County has 3 Senators and 41 Representatives.

Middlesex County has 2 Senators and 22 Representatives.

Tolland County has 1 Senator and 22 Representatives.

POPULATION OF CONNECTICUT BY COUNTIES.

1900.

Hartford,	195,415	Windham,	46,861
New Haven,	269,163	Litchfield,	63,672
New London,	82,756	Middlesex,	41,760
Fairfield,	184,208	Tolland,	24,523
Total for the State,			908,355

POPULATION OF TOWNS.

Towns.	1890.	1900.	Towns.	1890.	1900.
Andover,	401	385	Darien,	2,276	3,116
Ansonia,	10,342	12,681	Derby,	5,969	7,930
Ashford,	778	757	Durham,	856	684
Avon,	1,182	1,302	Eastford,	561	523
Barkhamsted,	1,130	864	East Granby,	661	684
Beacon Falls,	505	623	East Haddam,	2,599	2,485
Berlin,	2,600	3,443	East Hartford,	4,455	6,406
Bethany,	550	517	East Haven,	955	1,167
Bethel,	3,401	3,327	East Lyme,	2,048	1,836
Bethlehem,	543	576	Easton,	1,001	960
Bloomfield,	1,308	1,513	East Windsor,	2,890	3,158
Bolton,	452	457	Ellington,	1,539	1,829
Bozrah,	1,005	799	Enfield,	7,199	6,699
Branford,	4,460	5,706	Essex,	2,035	2,530
Bridgeport,	48,866	70,996	Fairfield,	3,868	4,489
Bridgewater,	617	649	Farmington,	3,179	3,331
Bristol,	7,882	9,643	Franklin,	585	546
Brookfield,	989	1,046	Glastonbury,	3,457	4,260
Brooklyn,	2,628	2,358	Goshen,	972	835
Burlington,	1,302	1,218	Granby,	1,251	1,299
Canaan,	970	820	Greenwich,	10,131	12,172
Canterbury,	947	876	Griswold,	3,113	3,490
Canton,	2,500	2,678	Groton,	5,589	5,962
Chaplin,	542	529	Guilford,	2,780	2,785
Chatham,	1,949	2,271	Haddam,	2,095	2,015
Cheshire,	1,929	1,989	Hamden,	3,882	4,626
Chester,	1,301	1,328	Hampton,	632	629
Clinton,	1,384	1,429	Hartford,	53,230	79,850
Colchester,	2,988	1,991	Hartland,	565	592
Colebrook,	1,098	684	Harwinton,	943	1,213
Columbia,	740	655	Hebron,	1,039	1,016
Cornwall,	1,283	1,175	Huntington,	4,006	5,572
Coventry,	1,875	1,632	Kent,	1,883	1,220
Cromwell,	1,987	2,031	Killingly,	7,027	6,835
Danbury,	19,473	19,474	Killingworth,	582	651

CENSUS.

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Towns.	1890.	1900.	Towns.	1890.	1900.
Lebanon,	1,670	1,521	Roxbury,	986	1,067
Ledyard,	1,183	1,226	Salem,	481	468
Lisbon,	548	697	Salisbury,	3,420	3,489
Litchfield,	3,804	3,214	Saybrook,	1,484	1,634
Lyme,	977	750	Scotland,	506	471
Madison,	1,429	1,518	Seymour,	3,300	3,541
Manchester,	8,222	10,601	Sharon,	2,149	1,982
Manassett,	1,911	1,827	Sherman,	668	658
Marlborough,	582	822	Simsbury,	1,874	2,094
Meriden,	25,423	28,695	Somers,	1,407	1,593
Middlebury,	566	786	Southbury,	1,089	1,238
Middlefield,	1,002	845	Southington,	5,501	5,890
Middletown,	15,205	17,486	South Windsor,	1,736	2,014
Milford,	3,811	3,783	Sprague,	1,106	1,339
Monroe,	994	1,043	Stafford,	4,535	4,297
Montville,	2,344	2,395	Stamford,	15,700	18,339
Morris,	584	535	Sterling,	1,051	1,209
Naugatuck,	6,218	10,541	Stonington,	7,184	8,540
New Britain,	19,007	28,202	Stratford,	2,608	3,637
New Canaan,	2,701	2,968	Suffield,	3,169	3,521
New Fairfield,	670	584	Thomaston,	3,278	3,300
New Hartford,	3,160	3,424	Thompson,	5,530	6,442
New Haven,	86,045	108,027	Tolland,	1,037	1,036
Newington,	953	1,041	Torrington,	6,048	12,453
New London,	13,757	17,548	Trumbull,	1,453	1,587
New Milford,	3,917	4,804	Union,	431	428
Newtown,	3,539	3,276	Vernon,	8,808	8,483
Norfolk,	1,546	1,614	Voluntown,	1,060	872
North Branford,	825	814	Wallingford,	6,584	9,001
North Canaan,	1,683	1,803	Warren,	477	432
North Haven,	1,862	2,164	Washington,	1,683	1,820
No. Stonington,	1,463	1,240	Waterbury,	33,202	51,139
Norwalk,	17,747	19,932	Waterford,	2,661	2,904
Norwich,	23,048	24,637	Watertown,	2,323	3,100
Old Lyme,	1,319	1,180	Westbrook,	874	884
Old Saybrook,	1,484	1,431	West Hartford,	1,930	3,186
Orange,	4,587	6,995	Weston,	772	840
Oxford,	902	952	Westport,	3,715	4,017
Plainfield,	4,582	4,321	Wethersfield,	2,271	2,637
Plainville,	1,993	2,189	Willington,	906	885
Plymouth,	2,147	2,328	Wilton,	1,723	1,598
Pomfret,	1,471	1,331	Winchester,	6,183	7,763
Portland,	4,687	3,856	Windham,	10,032	10,137
Preston,	2,555	2,807	Windsor,	2,954	3,614
Prospect,	445	562	Windsor Locks,	2,758	2,997
Putnam,	6,512	7,348	Wolcott,	522	581
Redding,	1,546	1,426	Woodbridge,	926	852
Ridgefield,	2,235	2,626	Woodbury,	1,815	1,988
Rocky Hill,	1,069	1,026	Woodstock,	2,309	2,095
Total,				746,258	908,355

TABLE OF DISTANCES.

DISTANCE from each Town in the State of Connecticut to HARTFORD, as established by the General Assembly in 1877. (Gen. Stat., Sec. 53.) Also the NUMBER OF REPRESENTATIVES to which each Town is entitled.

HARTFORD COUNTY.

	Miles.	No. Rep.		Miles.	No. Rep.
HARTFORD,	—	2	Manchester,	9	2
Avon,	20	1	Marlborough,	30	1
Berlin,	13	1	New Britain,	9	2
Bloomfield,	6	1	Newington,	5	1
Bristol,	18	2	Plainville,	14	1
Burlington,	23	1	Rocky Hill,	8	1
Canton,	22	1	Simsbury,	15	2
East Granby,	20	1	Southington,	20	2
East Hartford,	2	2	South Windsor,	8	1
East Windsor,	14	2	Suffield,	17	2
Enfield,	18	2	West Hartford,	4	1
Farmington,	19	2	Wethersfield,	4	2
Glastonbury,	12	2	Windsor,	6	2
Granby,	18	2	Windsor Locks,	12	1
Hartland,	39	2			

NEW HAVEN COUNTY.

NEW HAVEN,	36	2	Middlebury,	38	1
WATERBURY,	32	2	Milford,	46	2
Ansonia,	48	2	Naugatuck,	37	2
Beacon Falls,	41	1	North Branford,	45	1
Bethany,	45	1	North Haven,	29	1
Branford,	45	2	Orange,	42	2
Cheshire,	26	2	Oxford,	48	1
Derby,	48	2	Prospect,	29	1
East Haven,	40	1	Seymour,	44	1
Guilford,	52	2	Southbury,	55	1
Hamden,	34	1	Wallingford,	24	2
Madison,	56	1	Wolcott,	37	1
Meriden,	18	2	Woodbridge,	40	1

TABLE OF DISTANCES.

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NEW LONDON COUNTY.

	Miles.	No. Rep.		Miles.	No. Rep.
NEW LONDON,	61	2	Lyme,	48	2
NORWICH,	50	2	Montville,	58	1
Bozrah,	50	1	North Stonington,	80	2
Colchester,	40	2	Old Lyme,	45	1
East Lyme,	56	1	Preston,	55	2
Franklin,	42	1	Salem,	58	1
Griswold,	53	1	Sprague,	42	1
Groton,	65	2	Stonington,	75	2
Lebanon,	42	2	Voluntown,	60	1
Ledyard,	58	1	Waterford,	58	1
Lisbon,	50	1			

FAIRFIELD COUNTY.

BRIDGEPORT,	53	2	Newtown,	74	2
DANBURY,	92	2	Norwalk,	70	2
Bethel,	89	1	Redding,	87	2
Brookfield,	82	1	Ridgefield,	84	2
Darien,	74	1	Sherman,	96	1
Easton,	63	1	Stamford,	78	2
Fairfield,	58	2	Stratford,	50	1
Greenwich,	84	2	Trumbull,	57	1
Huntington,	62	2	Weston,	68	1
Monroe,	67	1	Westport,	65	1
New Canaan,	86	1	Wilton,	75	1
New Fairfield,	97	1			

WINDHAM COUNTY.

WINDHAM,	85	2	Killingly,	64	2
PUTNAM,	56	2	Plainfield,	50	2
Ashford,	46	2	Pomfret,	50	2
Brooklyn,	66	1	Scotland,	40	1
Canterbury,	50	2	Sterling,	61	1
Chaplin,	44	1	Thompson,	61	2
Eastford,	50	1	Woodstock,	60	2
Hampton,	44	1			

LITCHFIELD COUNTY.

LITCHFIELD,	58	2	New Hartford,	29	2
WINCHESTER,	85	2	Norfolk,	45	2
NEW MILFORD,	90	2	North Canaan,	55	1
Barkhamsted,	34	2	Plymouth,	26	1
Bethlehem,	45	1	Roxbury,	92	1
Bridgewater,	96	1	Salisbury,	62	2
Canaan,	61	1	Sharon,	71	2
Colebrook,	40	2	Thomaston,	27	1
Cornwall,	71	2	Torrington,	46	2
Goshen,	52	2	Warren,	76	1
Harwinton,	58	2	Washington,	95	2
Kent,	80	1	Watertown,	89	2
Morris,	62	1	Woodbury,	45	1

MIDDLESEX COUNTY.

	Miles.	No. Rep.		Miles.	No. Rep.
MIDDLETOWN,	15	2	Essex,	39	1
Chatham,	25	2	Haddam,	27	2
Chester,	34	1	Middlefield,	21	1
Clinton,	51	1	Old Saybrook,	43	1
Cromwell,	18	1	Portland,	18	1
Durham,	24	2	Saybrook,	35	2
East Haddam,	33	2	Westbrook,	46	1
Killingworth,	43	2			

TOLLAND COUNTY.

TOLLAND,	22	2	Mansfield,	36	2
Andover,	23	1	Somers,	24	2
Bolton,	20	1	Stafford,	52	2
Columbia,	23	1	Union,	60	2
Coventry,	28	2	Vernon,	17	2
Ellington,	20	1	Willington,	48	2
Hebron,	39	2			

LENGTH OF SESSIONS.

Since the adoption of the amendment to the Constitution in 1884, providing for biennial sessions, the General Assembly has convened and adjourned as follows:

In 1887	Met	January	5th	Adjourned	May	19th.
1889	"	"	9th	"	June	23d.
1891	"	"	7th	Dead-lock	Session.	
1893	"	"	4th	Adjourned	June	30th.
1895	"	"	9th	"	July	9th.,
1897	"	"	6th	"	June	12th.
1899	"	"	4th	"	June	20th.
1901	"	"	9th	"	June	17th.
1903	"	"	7th	"	June	18th.

State of Connecticut
PUBLIC DOCUMENT No. 26

STATEMENT OF VOTE
NOVEMBER ELECTION

1904

TABULATED FROM RETURNS
IN THE OFFICE OF THE
SECRETARY

HARTFORD PRESS
THE CASE, LOCKWOOD & BRAINARD COMPANY
1904

State of Connecticut

OFFICE OF THE SECRETARY,

HARTFORD, December 28, 1904.

I hereby certify that the following is a true transcript from the records in this office, of the returns from the several towns in this State, showing the number of names on the registry list, the number checked as having voted, the number of envelopes and ballots found in the box, and the number of ballots rejected, at the election held on the eighth day of November, 1904.

CHARLES G. R. VINAL,
Secretary.

HARTFORD COUNTY.

ND COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not sealed by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Hartford,.....	18,525	16,825	16,854	*11,385	*6,148	25	10	17	8	1	2	1	57	40	18	1	1	1	2	1	15	5	
Avon,.....	285	267	268	266	261	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Berlin,.....	776	682	682	+670	+678	.....	.....	1	1	2	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Bloomfield,.....	878	842	842	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Bristol,.....	2,884	2,842	2,842	2,835	2,836	5	5	2	2	.....	.....	.....	.....	2	2	2	.....	.....	.....	.....	.....	.....	
Burlington,.....	219	208	208	206	204	8	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Canton,.....	683	607	607	604	596	1	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
East Granby,.....	199	185	185	183	180	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
East Hartford,.....	1,476	1,237	1,237	1,237	1,198	4	21	.....	.....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
East Windsor,.....	761	682	682	680	679	4	2	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Enfield,.....	1,501	1,355	1,355	1,355	1,354	5	3	4	2	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Farmington,.....	848	747	747	747	747	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Glastonbury,.....	971	819	819	814	810	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Granby,.....	360	310	310	310	302	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Hartland,.....	126	111	111	111	109	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Manchester,.....	2,628	2,137	2,118	2,117	1,965	8	2	7	5	1	1	1	8	3	3	.....	.....	.....	.....	.....	.....	.....	
Marlborough,.....	95	90	90	88	87	.....	.....	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
New Britain,.....	6,776	6,380	6,381	6,148	6,070	18	18	3	4	.....	.....	.....	.....	4	4	4	.....	.....	.....	.....	8	.....	
Newington,.....	251	222	222	224	222	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Plainville,.....	622	568	568	568	554	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Rocky Hill,.....	259	234	234	234	233	1	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Slmsbury,.....	554	484	484	484	492	6	8	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Southington,.....	1,530	1,303	1,303	1,298	1,255	4	4	1	1	.....	.....	.....	.....	1	1	1	.....	.....	.....	.....	.....	.....	
South Windsor,.....	460	387	387	372	381	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Suffield,.....	850	780	780	780	780	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
West Hartford,.....	759	708	703	707	684	8	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Wethersfield,.....	554	492	492	489	486	1	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Windsor,.....	898	799	799	802	801	2	2	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Windsor Locks,.....	762	679	679	673	665	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	46,980	41,862	41,864	38,788	28,242	100	82	46	82	7	8	7	8	69	51	24	2	2	2	6	4	84	15

* Several wards missing. † Not returned. ‡ Two wards missing.

NEW HAVEN COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of envelopes bearing identifying marks or devices.		No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because envelope was not voted by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.		
New Haven,...	26,906	23,922	22,780	22,780	22,579	24	49	26	28	5	12	5	12	5	1	5	1	58	...				
Waterbury,...	11,105	9,872	9,866	9,949	*	55	...	...	...	...	...	...	...	...	...	...	...	22	...				
Ansonia,...	2,838	2,606	2,606	2,605	2,586	7	6	1	3	...	...	...	...	...	...	...	...	8	16				
Beacon Falls,...	195	183	184	184	177	...	...	...	...	...	...	...	...	...	...	...	...	...	...				
Bethany,...	189	124	124	124	124	2	...	...	...	...	...	...	...	...	...	...	...	...	...				
Branford,...	1,279	1,151	1,149	1,149	1,149	18	5	2	8	4	4	4	4	4	4	4	4	4	8				
Cheshire,...	501	432	432	431	418	1	2	9	6	1	1	1	1	1	1	1	1	1	8				
Derby,...	1,898	1,624	1,624	*	*	5	3	9	3	3	3	1	1	1	1	1	1	1	8				
East Haven,...	842	301	301	301	290	...	1	...	...	...	...	...	...	...	...	...	...	1	8				
Guilford,...	800	636	636	632	632	5	10	...	10	...	...	...	...	...	...	...	...	3	1				
Hamden,...	1,164	834	834	817	790	3	4	...	...	...	...	...	...	...	...	...	...	1	8				
Madison,...	352	301	301	*	*	2	...	...	...	...	...	...	...	...	...	...	...	1	8				
Meriden,...	6,623	6,056	6,058	5,451	5,156	15	14	10	12	1	2	2	2	2	2	2	2	4	10				
Middlebury,...	166	153	153	153	149	1	...	...	...	...	...	...	...	...	...	...	...	...	...				
Milford,...	1,049	958	958	943	921	1	...	6	4	...	...	...	...	...	...	...	...	...	...				
Naugatuck,...	2,389	2,119	2,121	2,119	2,112	8	8	...	...	...	...	...	...	...	...	...	...	...	...				
North Branford,...	210	197	197	197	195	...	2	2	...	...	...	...	...	...	...	...	...	...	...				
North Haven,...	481	400	400	400	394	1	1	2	1	...	...	...	...	...	...	...	...	...	...				
Orange,...	1,959	1,701	1,701	1,701	1,701	...	...	...	...	...	...	...	...	...	...	...	...	...	...				
Oxford,...	244	219	219	213	208	4	6	2	2	...	...	...	...	...	...	...	...	...	...				
Prospect,...	88	72	72	72	69	...	...	...	...	...	...	...	...	...	...	...	...	...	...				
Seymour,...	907	814	814	813	800	...	2	1	...	...	...	...	...	...	...	...	...	...	...				
Southbury,...	818	245	245	240	242	1	...	...	...	...	...	...	...	...	...	...	...	...	...				
Wallingford,...	2,049	1,963	1,963	1,967	1,967	14	10	...	...	...	...	...	...	...	...	...	...	...	...				
Wolcott,...	116	107	107	107	104	...	...	...	...	...	...	...	...	...	...	...	...	...	...				
Woodbridge,...	178	144	144	145	139	1	...	...	...	...	...	...	...	...	...	...	...	...	...				
	64,296	57,184	55,991	58,482	42,902	163	72	94	67	83	4	5	88	14	1	80	14	9	19	91	14		

* Not returned.

NEW LONDON COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or device.		No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because envelope was not used by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
New London,...	4,690	3,956	3,956	3,942	3,912	3	3	3	3	3	2			5	8	3	8								
Norwich,...	6,091	5,828	5,828	5,331	5,269	25	9	9	5	5				5	5	5	5						1	1	
Bozrah,...	*	188	188	188	188				1	1															
Colchester,...	500	417	417	417	*	7		1																	
East Lyme,...	497	417	417	417	417	1	1	1	1																
Franklin,...	147	133	133	133	134	4	2																1	1	
Franklin,...	*	709	709	708	706																		4	4	2
Groton,...	1,738	*	1,513	*	*	8	2	1																	
Lebanon,...	348	285	285	285	277	4																			
Ledyard,...	234	203	203	201	197			1	1	1								1	1						
Lisbon,...	160	155	155	158	163	6																			
Lyme,...	197	157	157	156	149	1																			
Montville,...	632	576	576	579	579	2	2	11	11	8															
No. Stonington,...	336	313	313	314	313	2																		2	2
Old Lyme,...	300	269	269	269	269																				
Preston,...	351	306	306	308	305	2			2																
Salem,...	117	107	107	99	102	1	3	2																	
Sprague,...	429	398	398	398	376	2	2																		
Stonington,...	2,127	1,804	1,804	1,789	1,781	6	2	9	5																
Voluntown,...	204	177	177	177	173																			1	1
Waterford,...	724	623	623	618	618	3	3																	1	1
	19,817	16,511	18,016	16,469	15,908	72	29	88	80	11		1	1	1	8	8	8	1	1	1				11	18

* Not returned.

FAIRFIELD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.	No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not endorsed by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.		
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.		Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	
Bridgeport,.....	17,501	15,874	15,874	15,871	*	58	19	.....	.....	.....	.....	.....	13	13	4	2	2	.....	.....	.....	.....	.....	
Danbury,.....	4,999	4,593	4,593	4,591	4,581	2	1	4	1	.....	.....	.....	8	8	3	.....	.....	.....	.....	.....	8	.....	
Bethel,.....	890	815	815	815	797	2	2	.....	.....	.....	.....	.....	1	1	1	.....	.....	.....	.....	.....	.....	.....	
Brookfield,.....	272	240	240	230	236	.....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Darien,.....	658	552	552	551	539	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Easton,.....	227	195	195	195	194	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Fairfield,.....	1,118	897	897	892	884	.....	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Greenwich,.....	2,805	2,411	2,409	2,402	2,362	15	11	7	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Huntington,.....	1,217	1,091	1,091	1,091	1,086	.....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Monroe,.....	267	246	*	*	*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
New Canaan,.....	704	629	629	629	608	5	4	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
New Fairfield,.....	165	158	158	156	152	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Newtown,.....	901	756	756	755	741	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Norwalk,.....	5,040	4,308	4,308	4,296	4,098	6	.....	8	9	.....	.....	.....	1	1	1	1	.....	.....	.....	.....	1	1	
Redding,.....	885	848	848	845	835	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Ridgefield,.....	641	548	548	548	548	.....	4	3	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Sherman,.....	176	168	168	169	*	.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Stamford,.....	5,581	4,499	*	*	*	21	.....	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Stratford,.....	982	884	884	888	794	1	1	2	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Trumbull,.....	346	307	307	310	309	3	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Weston,.....	217	195	195	194	191	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Westport,.....	918	772	772	*	*	2	.....	1	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Wilton,.....	402	354	354	354	352	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	46,412	40,785	36,098	35,237	18,802	119	24	58	28	2	2	8	18	18	9	2	2					11	11

* Not returned.

WINDHAM COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in each envelope.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because envelopes marked.		No. of unsealed envelopes.		No. of ballots rejected because envelopes unsealed.		No. of ballots rejected because envelopes were not sealed by booth tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Windham,.....	2,421	1,978	1,983	1,981	1,976	4	...	6	...													
Putnam,.....	1,295	1,182	1,183	1,183	1,182	1	1	2	9													
Ashford,.....	216	195	195	195	198	...	...	...	...													
Brooklyn,.....	405	375	375	369	372	...	1	...	...													
Canterbury,...	256	288	288	2	2	1	1	1	1													
Chaplin,.....	141	184	184	184	*	1	2	1	1													
Eastford,.....	*	114	114	118	...	4	4	...	...													
Hampton,.....	178	148	148	147	148	...	3	...	1													
Killingly,.....	1,497	1,270	1,270	1,251	1,272	4	15	4	10													
Plainfield,...	989	886	886	846	799	52	4	6	1													
Pomfret,.....	838	800	800	298	288	6	8	8	4													
Scotland,....	180	124	124	122	122	...	1	...	...													
Sterling,.....	300	273	273	272	269	...	...	...	...													
Thompson,...	714	627	627	622	600	8	2	2	2													
Woodstock,...	465	842	842	845	842	2	2	...	...													
	9,340	8,136	8,141	7,882	7,560	88	44	25	29													

* Not returned.

LITCHFIELD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because unsealed.		No. of envelopes not tendered.	No. of ballots rejected because envelope was not end'd by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Litchfield,	828	712	712	717	711	10	5	2	2														
Winchester,	2,051	1,886	1,816	1,816	1,808		1	9	28												6	5	
New Milford,	1,300	1,200	1,185	1,185	1,185		1	2	1												1	1	
Barkhamsted,	250	231	231	231	228	1	2	2	1														
Bethlehem,	*	144	144	141	139	1	1																
Bridgewater,	151	144	144	145	136	1	2																
Canaan,	199	184	184	185	182	3																	
Colebrook,	181	166	166	164	164	1																1	
Cornwall,	298	267	267	258	264																		
Goshen,	194	182	182	181	183	4	6																
Harwinton,	287	249	249	249	243																		
Kent,	308	273	273	267	269	1																	
Morris,	158	142	142	141	142		2	1															
New Hartford,	487	442	442	442	435	4	2																
Norfolk,	410	377	377	377	372																		
North Canaan,	462	413	413	414	415	1	8	4	2														
Plymouth,	715	644	644	644	642	5	2														8	2	
Roxbury,	202	195	195	195	195	1		1													1		
Salisbury,	721	630	630	630	*	2	2	4	8														
Sharon,	509	456	456	452	456	1																	
Thomaston,	837	753	753	753	739	6	1	1															
Torrington,	2,951	2,760	2,760	*	710	24		18															
Warren,	101	96	96	96	98																		
Washington,	421	389	389	385	382	1	8	2															
Watertown,	650	542	542	536	532	1	1																
Woodbury,	526	447	447	446	446	1	1	8	8														
	15,209	13,874	13,854	10,414	10,198	69	84	42	40				2		2	1				7	4	11	11

* Not returned.

MIDDLESEX COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of envelopes bearing identifying marks or devices.		No. of rejected ballots because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of rejected ballots because not sealed by booth-tenders.		No. of rejected ballots as unofficial.		No. of rejected ballots for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Middletown.....	3,566	3,096	3,095	3,093	3,023	1	1	1	1	1	1	2	2	1	1	1	1	2	2	2	1		
Chatham.....	633	601	601	599	600	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1		
Chester.....	327	294	298	308	277	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Clinton.....	378	325	325	326	331	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1		
Cromwell.....	468	402	402	395	387	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1		
Durham.....	248	239	239	239	236	1	1	2	2	2	2	1	1	1	1	1	1	1	1	1	1		
East Haddam.....	485	404	408	405	404	1	1	2	4	2	2	1	1	1	1	1	1	1	1	1	1		
Essex.....	761	675	675	680	676	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Haddam.....	508	444	444	443	442	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Killingworth.....	130	120	120	2	*	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Middlefield.....	198	185	185	185	179	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Old Saybrook.....	346	298	298	299	298	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Portland.....	810	732	734	732	723	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1		
Saybrook.....	413	373	378	374	363	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1		
Westbrook.....	324	192	192	192	191	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
	9,505	8,898	8,899	8,267	8,120	23	14	18	12	1	1	1	6	5	4	392	2	2	2	2	5	6	

* Not returned.

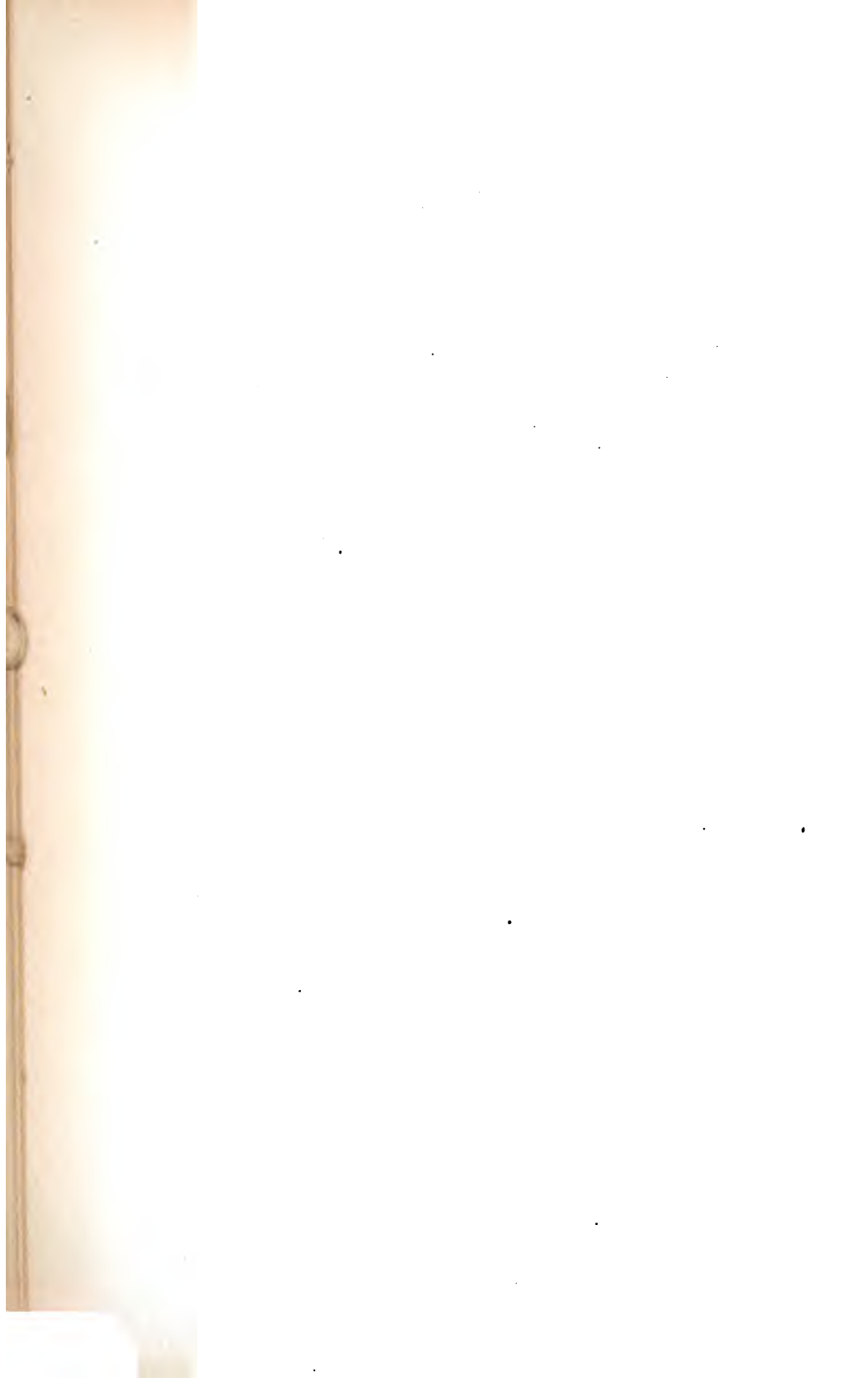
TOLLAND COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth tenders.	No. of ballots rejected because envelope was not sealed by booth tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.		Gen.	Loc.			
Tolland,.....	261	235	235	231	234	.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Andover,.....	94	87	87	87	85	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bolton,.....	123	113	113	113	113	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia,.....	166	152	152	156	154	4	2	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Coventry,.....	448	399	399	399	399	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ellington,.....	888	360	360	*	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hebron,.....	210	190	190	190	189	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mansfield,.....	497	401	401	396	386	.....	2	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Somers,.....	319	289	289	283	267	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stafford,.....	923	843	843	849	*	5	.....	1	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union,.....	93	87	87	87	87	.....	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Vernon,.....	1,959	1,792	1,792	1,777	1,778	2	3	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Willington,.....	216	191	191	191	191	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	5,697	5,139	5,139	4,759	3,833	13	5	9	14	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Not returned.

SUMMARY OF COUNTIES.

COUNTIES.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in each envelope.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because envelope was not endorsed by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Hartford,.....	46,980	41,862	41,884	88,768	28,242	100	82	46	32	7	8	7	69	51	24	2	2	2	2	6	4	34	15	
New Haven,....	64,296	57,184	55,991	53,432	42,902	163	72	94	67	88	4	5	88	30	14	1	.....	.....	.....	9	19	91	14	
New London,...	19,317	16,511	18,016	16,469	15,908	72	29	38	30	11	1	1	8	8	8	1	1	1	1	.....	.....	11	18	
Fairfield,.....	46,412	40,785	36,088	35,257	18,802	119	24	58	28	2	2	3	18	18	9	2	2	2	2	.....	.....	11	11	
Windham,.....	9,340	8,136	8,141	7,862	7,560	83	44	25	29	.....	.....	.....	.....	1	1	1	1	1	1	1	1	18	18	
Litchfield,.....	15,209	13,874	13,854	10,414	10,128	69	34	42	40	.....	.....	.....	2	2	1	.....	.....	.....	.....	7	4	11	11	
Middlesex,.....	9,505	8,888	8,889	8,267	8,120	23	14	13	12	1	1	1	6	5	4	292	2	2	2	2	.....	5	6	
Tolland,.....	5,697	5,139	5,139	4,759	3,888	13	5	9	14	.....	.....	.....	5	4	5	.....	.....	.....	.....	1	.....	18	11	
	217,256	191,829	187,452	170,318	135,545	642	304	325	252	54	16	17	141	119	66	299	8	6	26	28	194	104		



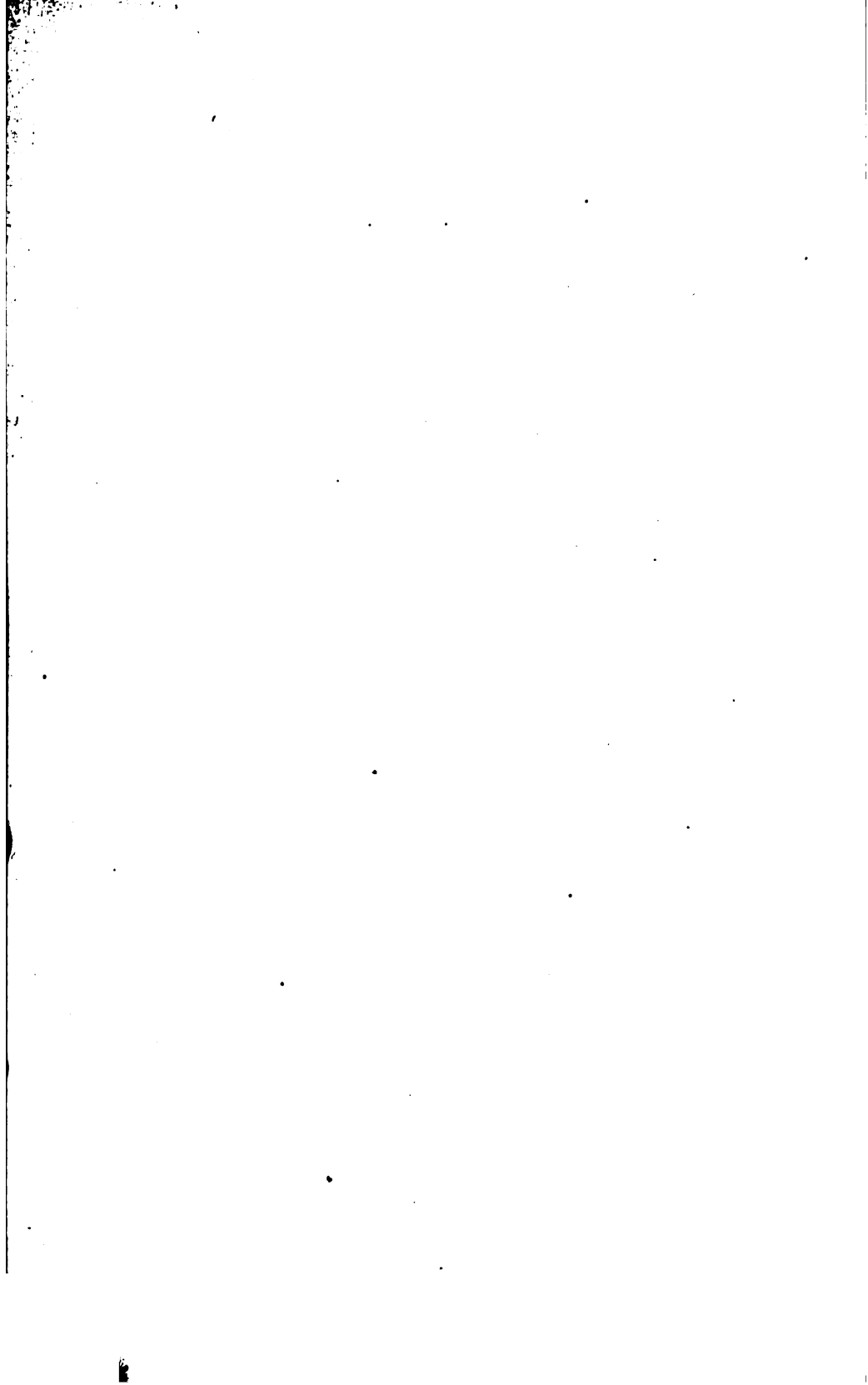
State of Connecticut
PUBLIC DOCUMENT No. 10

REPORT
OF
THE TREASURER

TO
His Excellency the Governor

NOVEMBER 1, 1904

FOR THE
FISCAL YEAR ENDED SEPTEMBER 30, 1904



State of Connecticut.

TREASURER'S REPORT.

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, NOV. 1, 1904.

To His Excellency,

ABIRAM CHAMBERLAIN,

Governor:

SIR: — As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1904.

CIVIL LIST ACCOUNT.

Balance of Cash on Hand, October 1, 1903,.....	\$628,374.44
Revenue Receipts from all sources during the year,	3,318,889.19
	\$3,947,263.63

Specific Receipts were as follows:

School Fund Interest transferred,	\$109,252.86
Avails of Courts,.....	56,956.37
Commissioners of Pharmacy,.....	4,199.00
Commissioners of Shell-fisheries,.....	8,679.72
Comptroller (Statutes sold),.....	1,147.80
Corporate Franchise Tax,.....	1,751.00
Corporation Capital Fee,.....	23,337.00
Express Companies, Tax on,.....	12,857.20
Fees from Executive Secretary,.....	355.00
Fees from Secretary's Office,.....	10,273.35
Inheritance Tax,	265,780.92
Insurance Commissioner, Receipts of,.....	122,925.15
Interest Account,	29,733.32
Investments, Tax on,.....	142,005.33
Itinerant Venders' License Fees,.....	300.00
Military Commutation Tax,.....	151,229.00
Miscellaneous Receipts,	50,229.26
Mutual Fire Insurance Companies, Tax on,.....	4,515.33
Mutual Life Insurance Companies, Tax on,.....	309,167.24
National Aid to State Homes, D. V. S.,.....	43,762.50
Non-resident Stock Tax,.....	140,125.88
Railroads, Steam, Tax on,.....	1,083,648.59
Railroads, Street, Tax on,.....	250,379.14
Rolling Stock Companies, Tax on,.....	116.59
Salaries of the Bank Commissioners,.....	6,386.87
Salary of the Building and Loan Commissioner,..	2,097.62
Salary Inspector-General of Gas and Gas Meters,.	500.33
Salaries of the Railroad Commissioners,.....	12,859.66
Savings Banks, Tax on,.....	448,383.07
State Librarian (Atlases sold),.....	116.95
Telegraph and Telephone Companies, Tax on....	25,817.14
	\$3,318,889.19

TREASURER'S REPORT, 1904.

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Payments were as follows:

Civil List Orders,.....	\$3,047,742.86
Interest on State Bonds,.....	33,492.50
Interest on Agricultural College Fund in Treasury,	87.18
Interest on Principal of School Fund in Treasury,	514.08
Interest on Interest of School Fund in Treasury,..	1,536.50
State Bonds Purchased,.....	125,000.00
Premium on State Bonds Purchased,.....	1,375.00
	\$3,209,748.12

Balance in Treasury to the Credit of Civil List	
October 1, 1904,.....	737,515.51
	\$3,947,263.63

GENERAL AND SPECIAL ACCOUNTS.

Balance to Credit of all Accounts, October 1,	
1903,	738,346.82
Receipts from all sources for Fiscal Year ending	
September 30, 1904,.....	4,399,920.80
	\$5,138,267.62
Deduct Payments for all purposes,.....	4,276,699.43
	\$861,568.19

STATE DEBT.

The Funded Debt of the State September 30,	
1904, was,	\$952,100.00
Less Cash in the Treasury to Credit of Civil List	
Funds,	737,515.51
State Debt, Less Civil List Funds,.....	\$214,584.49

SUNDRY MATTERS.

STATE DEBT.

The State bonds now outstanding amount to nine hundred fifty-two thousand one hundred dollars (\$952,100), which is one hundred and twenty-five thousand dollars (\$125,000) less than last year.

The high credit of the State makes it very difficult to purchase its bonds for redemption at advantageous rates, as the premium demanded is in most cases prohibitory to the policy of lessening the State's debt, although a source of pride to the citizens of the commonwealth.

As predicted last year, the reduction of the debt was accomplished more slowly this year.

The policy of debt reduction should be continued until there is no State debt. All bonds should be redeemed before or at maturity and no new bonds should be issued.

In order to do this it is necessary to use a rigid economy of the State money, by avoiding expenditures that are not clearly demanded by the people and to maintain the present taxes until the last bond is paid. If expenses are increased debt reduction must cease.

Respectfully submitted,

HENRY H. GALLUP, *Treasurer.*

GENERAL REVENUE.

MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
Andover,	88	\$59.40
Ansonia,	1,522	8,044.00
Ashford,	92	165.60
Avon,	125	225.00
Barkhamsted,	94	169.20
Beacon Falls,	74	148.00
Berlin,	304	547.20
Bethany,	64	116.00
Bethel,	304	547.20
Bethlehem,	40	72.00
Bloomfield,	121	217.80
Bolton,	45	81.00
Bozrah,	98	176.40
Branford,	398	707.40
Bridgeport,	7,514	18,525.20
Bridgewater,	63	114.00
Bristol,	598	1,076.40
Brookfield,	68	122.40
Brooklyn,	144	259.20
Burlington,	106	192.00
Canaan,	88	158.40
Canterbury,	124	223.20
Canton,	288	518.40
Chaplin,	58	105.00
Chatham,	272	489.60
Cheshire,	182	328.00
Chester,	149	268.20
Clinton,	112	210.00
Colchester,	126	226.80
Colebrook,	64	115.20
Columbia,	68	113.40
Cornwall,	117	212.00
Coventry,	163	298.40
Cromwell,	188	340.00
Danbury,	1,400	2,520.00
Darien,	266	478.80
Derby,	743	1,387.40
Durham,	97	175.00
Eastford,	67	121.00
East Granby,	81	145.80
East Haddam,	231	397.80
Amounts forward,	16,671	\$30,842.80

GENERAL REVENUE — CONTINUED.

MILITARY COMMUTATION TAX — CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	16,671	\$30,342.80
East Hartford,.....	368	663.00
East Haven,.....	76	136.80
East Lyme,.....	164	295.20
Easton,.....	55	99.00
East Windsor,.....	322	579.60
Ellington,.....	154	282.00
Enfield,.....	681	1,226.00
Essex,.....	290	524.00
Fairfield,.....	281	505.80
Farmington,.....	291	524.00
Franklin,.....	69	136.00
Glastonbury,.....	469	844.20
Goshen,.....	108	196.00
Granby,.....	150	270.00
Greenwich,.....	864	1,555.20
Griswold,.....	364	655.20
Groton,.....	423	761.40
Guilford,.....	163	293.40
Haddam,.....	194	349.20
Hamden,.....	383	689.40
Hampton,.....	80	152.00
Hartford,.....	7,651	13,771.80
Hartland,.....	58	106.00
Harwinton,.....	101	181.80
Hebron,.....	80	144.00
Huntington,.....	475	855.00
Kent,.....	116	208.80
Killingly,.....	619	1,114.20
Killingworth,.....	42	80.00
Lebanon,.....	183	256.00
Ledyard,.....	113	203.40
Lisbon,.....	53	96.00
Litchfield,.....	348	626.40
Lyme,.....	72	129.60
Madison,.....	96	172.80
Manchester,.....	813	1,463.40
Mansfield,.....	232	417.60
Marlborough,.....	32	62.00
Meriden,.....	3,222	5,799.60
Amounts forward,.....	36,876	\$66,768.60

GENERAL REVENUE — CONTINUED.

MILITARY COMMUTATION TAX — CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	36,876	\$66,768.60
Middlebury,.....	94	169.20
Middlefield,.....	87	156.60
Middletown,.....	1,039	1,870.20
Milford,.....	289	520.20
Monroe,.....	66	118.80
Montville,.....	284	511.20
Morris,.....	80	144.00
Naugatuck,.....	1,349	2,428.20
New Britain,.....	2,579	4,642.20
New Canaan,.....	200	360.00
New Fairfield,.....	53	102.00
New Hartford,.....	176	316.80
New Haven,.....	12,321	22,177.80
Newington,.....	105	189.00
New London,.....	1,359	2,446.20
New Milford,.....	402	728.60
Newtown,.....	216	388.80
Norfolk,.....	168	302.40
North Branford,.....	80	144.00
North Canaan,.....	212	381.60
North Haven,.....	225	405.00
North Stonington,.....	122	219.60
Norwalk,.....	1,435	2,583.00
Norwich,.....	1,683	3,030.00
Old Lyme,.....	85	153.00
Old Saybrook,.....	111	199.80
Orange,.....	730	1,314.00
Oxford,.....	103	186.00
Plainfield,.....	455	819.00
Plainville,.....	218	392.40
Plymouth,.....	363	662.40
Pomfret,.....	156	280.80
Portland,.....	217	390.60
Preston,.....	111	200.00
Prospect,.....	29	52.20
Putnam,.....	379	682.20
Redding,.....	100	180.00
Ridgefield,.....	207	372.60
Rocky Hill,.....	108	194.40
Amounts forward,.....	65,877	\$117,178.40

GENERAL REVENUE — CONTINUED.

MILITARY COMMUTATION TAX — CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	65,877	\$117,178.40
Roxbury,.....	80	144.00
Salem,.....	42	75.60
Salisbury,.....	281	505.80
Saybrook,.....	227	422.00
Scotland,.....	51	92.00
Seymour,.....	255	459.00
Sharon,.....	178	320.40
Sherman,.....	60	108.00
Simsbury,.....	152	273.60
Somers,.....	175	315.00
Southbury,.....	141	253.80
Southington,.....	590	1,062.00
South Windsor,.....	264	475.20
Sprague,.....	194	349.20
Stafford,.....	423	762.00
Stamford,.....	1,451	2,611.80
Sterling,.....	162	291.60
Stonington,.....	589	1,060.20
Stratford,.....	302	544.00
Suffield,.....	486	874.80
Thomaston,.....	336	604.80
Thompson,.....	332	688.00
Tolland,.....	65	117.00
Torrington,.....	1,032	1,857.60
Trumbull,.....	135	243.00
Union,.....	39	70.20
Vernon,.....	928	1,670.40
Voluntown,.....	76	136.80
Wallingford,.....	864	1,555.20
Warren,.....	50	90.00
Washington,.....	176	316.80
Waterbury,.....	4,434	7,981.20
Waterford,.....	181	326.00
Watertown,.....	252	454.00
Westbrook,.....	91	163.80
West Hartford,.....	167	300.60
Weston,.....	74	138.20
Westport,.....	287	427.00
Wethersfield,.....	108	194.40
Amounts forward,.....	80,607	\$145,508.40

GENERAL REVENUE — CONTINUED.

MILITARY COMMUTATION TAX — CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward.....	80,607	\$145,508.40
Wilmington,.....	84	156.00
Wilton,.....	124	228.20
Winchester,.....	848	1,526.40
Windham,.....	668	1,202.40
Windsor,.....	315	567.00
Windsor Locks,.....	394	709.20
Wolcott,.....	48	86.40
Woodbridge,.....	87	170.00
Woodbury,.....	154	277.20
Woodstock,.....	208	374.40
New Hartford, Tax of 1902,.....	83,537	\$150,800.60
	238	428.40
Totals,.....	88,775	\$151,229.00

GENERAL REVENUE — CONTINUED.

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{1}{4}$ of 1 per cent.
Conn. Steam Boiler Inspection & Ins. Co.,	Waterbury,	\$12,169.06	\$4,257.56	\$10.64
Danbury Mu. Fire Ins. Co.,	Danbury,	37,164.93	37,164.93	92.91
Farmers' Mu. Fire Ins. Co.,	Suffield,	441.72	441.72	1.10
Farmington Valley Mutual Fire Ins. Co.,	Farmington,	11,280.53	6,448.08	16.11
Greenwich M. Fire Ins. Co.,	Greenwich,	13,030.94	5,895.59	14.74
Hartf'd Co. " "	Hartford,	875,000.00	751,155.00	1,877.89
Harwinton M. Fire Ins. Co.,	Harwinton,	17,442.32	134.72	.34
Litchfield " "	Litchfield,	108,202.26	108,202.26	270.50
Madison " "	Madison,	57,189.93	9,006.93	22.52
Middlesex Mu. Assur. Co.,	Middletown,	859,682.39	627,682.39	1,569.21
Mu. Assur. Co. of Norwich,	Norwich,	14,066.82	14,066.82	35.17
New London Co. Mutual Fire Ins. Co.,	N. London,	204,562.12	204,562.12	511.41
Patrons' Mu. Fire Ins. Co.,	Hartford,	1,682.26	882.26	2.20
Rockville " "	Rockville,	31,281.19	14,799.39	36.99
Wiedham Co. Mut. Fire Ins. Co.,	Brooklyn,	246,047.87	21,439.22	53.60
Total,				\$4,515.33

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax of $\frac{1}{4}$ of 1 per cent.
Ætna Life Ins. Co.,	Hartford,	\$66,768,968.45	\$54,528,540.86	\$136,321.25
Conn. Gen. Life Ins. Co.,	"	4,769,081.32	1,238,994.39	3,097.49
Conn. Mutual Life Ins. Co.,	"	63,644,761.70	61,908,411.03	133,148.97
Phoenix Mutual Life Ins. Co.,	"	16,520,357.13	16,053,852.65	36,599.43
Total,				\$309,167.24

GENERAL REVENUE — CONTINUED.

TAX ON SAVINGS BANKS.

NAME OF BANK.	Amount Taxed.	Tax.
Berlin Savings Bank, Kensington,....	\$238,897.80	\$574.18
Branford ".....	199,907.42	499.76
Bridgeport ".....	4,952,234.88	10,952.58
Bristol ".....	2,296,017.91	5,454.87
Brooklyn ".....	1,149,483.87	2,610.22
Barritt " New Britain,....	692,636.86	1,781.69
Canaan ".....	186,431.08	341.08
Chelsea " Norwich,.....	7,289,361.12	17,507.90
Chester ".....	286,088.10	624.90
Citizens " Stamford,.....	2,569,931.75	6,218.85
City " Bridgeport,....	4,508,754.64	10,806.88
City " Meriden,.....	2,585,589.74	6,292.86
Collinsville Savings Society,.....	724,150.84	1,585.80
Connecticut Sav. Bank, New Haven,...	8,570,738.69	20,817.96
Deep River ".....	1,637,419.39	3,982.97
Derby ".....	3,383,742.06	8,436.51
Dime " Cromwell,.....	105,477.03	263.69
Dime " Hartford,.....	1,854,651.58	4,589.59
Dime " Norwich,.....	2,172,787.57	4,527.84
Dime " Wallingford,....	678,805.87	1,245.08
Dime " Waterbury,....	3,986,440.00	9,267.05
Essex ".....	678,124.78	1,322.45
Fairfield Co. " Norwalk,.....	821,823.17	1,754.28
Falls Village ".....	540,816.70	1,152.60
Far. & Mech. " Middletown,...	2,790,385.96	4,611.12
Farmington ".....	4,206,919.86	6,638.54
Freestone " Portland,.....	877,982.96	819.20
Greenwich ".....	417,825.76	986.06
Groton " Mystic,.....	955,502.88	1,565.99
Guilford ".....	274,795.05	674.99
Jewett City ".....	724,318.12	1,686.18
Litchfield Savings Society,.....	1,288,614.85	3,203.34
Mariners Sav. Bank, New London,...	2,676,666.32	6,522.09
Mechanics " Hartford,.....	5,771,495.19	11,457.08
Mechanics " Winsted,.....	1,286,988.71	3,127.47
Mech. & Far. " Bridgeport,....	2,790,626.46	6,420.33
Meriden ".....	4,479,612.12	10,579.26
Middletown ".....	7,394,864.00	16,332.76
Milford ".....	239,434.75	558.58
Moodus ".....	250,546.51	607.16
National " New Haven,....	2,606,608.77	6,055.92
Naugatuck ".....	1,256,614.69	2,941.56
Amounts forward,.....	\$91,833,053.26	\$206,787.07

GENERAL REVENUE — CONTINUED.

TAX ON SAVINGS BANKS — CONTINUED.

NAME OF BANK.	Amount Taxed.	Tax.
Amounts forward.....	\$91,833,053.26	\$206,787.07
New Haven Savings Bank,.....	12,115,270.96	28,548.32
New Milford ".....	1,381,571.53	2,849.51
Newtown ".....	630,451.57	1,348.82
Norfolk ".....	137,906.06	283.93
Norwalk Savings Society,.....	2,647,603.66	5,059.44
Norwich ".....	14,667,395.31	34,296.04
People's Savings Bank, Bridgeport,...	8,499,882.15	7,371.66
People's " Pawcatuck,....	55,971.36	69.97
People's " Rockville,....	899,890.00	999.72
Putnam ".....	2,262,961.76	5,569.02
Ridgefield ".....	527,756.95	1,139.59
Salisbury Savings Society, Lakeville.	741,913.70	1,658.62
Savings Bank of Ansonia,.....	1,965,198.17	4,908.80
Savings Bank of Danbury,.....	3,201,211.75	4,797.25
Savings Bank of New Britain,.....	4,771,185.65	11,835.56
Savings Bank of New London,.....	7,858,936.35	17,124.80
Savings Bank of Rockville,.....	1,976,357.41	4,418.09
Savings Bank of Stafford Springs,...	185,233.50	302.50
Savings Bank of Tolland,.....	155,965.52	330.26
Shelton Savings Bank,.....	112,534.21	281.33
Society for Savings, Hartford,.....	23,835,958.63	56,894.74
Southington Savings Bank,.....	1,187,414.04	2,786.15
South Norwalk Savings Bank,.....	1,388,542.02	3,131.45
Southport ".....	763,268.30	1,907.77
Stafford ".....	627,021.83	1,565.21
Stamford ".....	3,544,186.70	8,044.66
State " Hartford,.....	4,483,411.40	7,959.92
Suffield ".....	228,035.51	570.09
Thomaston ".....	627,829.51	1,542.57
Torrington ".....	1,800,662.90	3,251.66
Union " Danbury,.....	1,548,237.82	1,572.55
Waterbury ".....	4,992,751.81	11,183.89
Watertown ".....	199,964.81	499.91
Westport ".....	92,619.66	231.54
West Side " Waterbury,...	502,703.75	1,256.76
Willimantic Savings Institute,.....	302,437.57	114.38
Windham Co. Sav. Bank, Danielson,...	664,580.87	1,228.24
Windsor Locks Savings Bank,.....	118,332.92	295.83
Winsted Savings Bank,.....	1,674,643.43	4,025.75
Woodbury ".....	169,034.39	339.70
Total,.....	\$199,379,888.70	\$448,383.07

GENERAL REVENUE — CONTINUED.

TAX ON RAILROADS, STEAM.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
Boston & New York Air Line R. R. Co.,	New Haven,...	\$14,689.09
Colchester R. R. Co.,	New Haven,...	250.00
Danbury & Norwalk R. R. Co.,	New Haven,...	7,940.24
East Granby & Suffield R. R. Co.,	Hartford,...	200.00
Hartford & Conn. Western R. R. Co.,	Hartford,...	13,044.83
Middletown, Meriden & Waterbury R.R. Co.,	New Haven,...	150.00
Naugatuck R. R. Co.,	New Haven,...	26,287.92
New England R. R. Co.,	Boston,...	79,656.88
New Haven & Derby R. R. Co.,	New Haven,...	5,784.81
New Haven & Northampton Co.,	New Haven,...	7,521.81
New London Northern R. R. Co.,	New London,...	19,984.76
Norwich & Worcester R. R. Co.,	Boston,...	50,081.63
New York, N. H. & Hartford R. R. Co.,	New Haven,...	857,826.18
Rockville R. R. Co.,	Rockville,...	406.88
South Manchester R. R. Co.,	So. Manchester,...	373.56
Total,		\$1,083,648.59

GENERAL REVENUE — CONTINUED.

TAX ON RAILROADS, STREET.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
Branford Light. & Water Co., R. R. Dept.,	Branford,	\$1,709.70
Bristol & Plainville Tramway Co.,	Bristol,	2,268.40
Cheshire St. Ry. Co.,	Bridgeport,	500.00
Conn. Railway & Lighting Co. —		
Bridgeport Traction Co.,	Bridgeport,	76,262.57
Derby Street Railway Co.,		
Milford Street Railway Co.,		
New Britain Dist.,		
Norwalk Dist.,		
Norwalk Tramway Co.,		
Shelton Street Railway Co.,		
Waterbury Dist.,		
Westport & Saugatuck St. Ry. Co., ..		
Danbury & Bethel St. Ry. Co.,	Danbury,	3,190.08
East Hartford & Glastonbury St. Ry. Co.,	Hartford,	2,000.00
Fair Haven & Westville R. R. Co.,	New Haven,	51,568.88
Farmington Street Railway Co.,	Hartford,	761.00
Greenwich Tramway Co.,	Greenwich,	3,468.48
Hartford & Springfield St. Ry. Co.,	Boston,	5,494.99
Hartford Street Railway Co.,	Hartford,	42,985.74
Hartford, Man. & Rockville Tram. Co., ..	So. Manchester, ..	4,586.97
Manufacturers' R. R. Co.,	New Haven,	220.00
Meriden Electric R. R. Co.,	New Haven,	6,390.10
Meriden, South. & Compounce Tram. Co.,	Bridgeport,	2,334.88
Montville Street Railway Co.,	Boston,	5,100.00
New London Street Railway Co.,	Boston,	3,414.75
Norwich Street Railway Co.,	Norwich,	5,650.00
Newington Tramway Co.,	Hartford,	.08
Somers & Enfield Electric Ry. Co.,	Boston,	500.00
So. Man. Light, Power & Tramway Co., ..	So. Manchester, ..	100.00
Stamford Street Railway Co.,	New Haven,	2,430.17
Suffield Street Railway Co.,	Suffield,	740.00
Torrington & Win. Street Railway Co., ..	Winsted,	2,141.40
West Shore Railway Co.,	New Haven,	940.00
Willimantic Traction Co.,	Willimantic,	800.00
Winchester Avenue R. R. Co.,	New Haven,	14,844.12
Worcester & Conn. Eastern R. R. Co., ..	Putnam,	8,988.46
Total,		\$249,840.27
*Hartford & West Hartford Horse R.R. Co.	Hartford,	1,088.87
Total,		\$250,879.14

* Taxes for 1889, as allowed by Superior Court.

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX.

NAME OF ESTATE.	Location.	Tax.
William S. Adams,.....	Canterbury,	\$45.46
Helen E. Ackley,.....	Middletown,.....	695.05
Louise J. Ackley,.....	Westbrook,.....	645.96
Sarah E. Acton,.....	Old Saybrook,	48.59
William B. Aiken,.....	Norwich,.....	75.09
Adelaide Alling,.....	New Haven,.....	208.13
Harriet Amelia Alling,.....	New Haven,.....	83.57
Owen B. Arnold,.....	Meriden,.....	7,958.76
Mary R. Armstrong,.....	New Haven,.....	70.66
Montgomery Armstrong,.....	New Haven,.....	491.25
Catharine Day Andrews,.....	Hartford,.....	298.06
Edwin F. Andrews,.....	Hartford,.....	5.84
John Henry Andrews,.....	Berlin,.....	74.20
Roswell Atkins,.....	Bristol,.....	8.25
Bryan Atwater,.....	Berlin,.....	56.83
Henry S. Atwood,.....	Waterbury,.....	581.98
Julia T. Atwood,.....	East Hartford,	851.08
Louise A. Avery,.....	Groton,.....	1.77
W. Sumner Babcock,.....	Waterbury,.....	201.04
John G. Bailey,.....	Ellington,.....	14.07
Isaac N. Baldwin,.....	Derby,.....	8.82
Marcus E. Baldwin,.....	New Haven,	.10
Sarah D. Ballantine,.....	Hartford,.....	28.61
Lizzie C. Banks,.....	Fairfield,.....	778.57
Moses B. Banks,.....	Fairfield,.....	180.00
Samuel S. Banks,.....	Bridgeport,.....	8.40
Sarah A. Banks,.....	Fairfield,.....	788.98
Augustus H. Barbour,.....	Canton,.....	5.70
Emma J. Barbour,.....	Derby,.....	16.11
Joseph F. Barnard,.....	Poughkeepsie, N. Y.,.....	75.10
Charles D. Barnes,.....	Southington,.....	28.21
William F. Bartlett,.....	New Haven,.....	9.89
Anna M. Bartram,.....	Bridgeport,.....	1,013.09
Charles L. Barrows,.....	Hartford,.....	168.66
Frances A. Batcheler,.....	Norwich,	82.66
John W. Beach,.....	Middletown,.....	101.47
Reuben Beach,.....	Middletown,.....	26.34
Electa L. Beaumont,.....	East Hartford,	8.96
William B. Beaumont,	East Hartford,.....	197.07
Ansel J. Beers,.....	New Haven,.....	29.94
Amount forward,.....		\$15,711.82

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$15,711.82
William P. Belden.....	Amsterdam, N. Y.,.....	5.50
Alfred Bell,.....	Greenwich,.....	133.05
Charles H. Bell,.....	Hartford,.....	125.19
Clarissa L. Benham,.....	Bridgeport,.....	16.00
Charles M. Bidwell,.....	East Hartford,.....	606.00
Dwight Bidwell,.....	Manchester,.....	172.06
Halsey F. Bidwell,.....	Norwich,.....	55
Mary W. Bidwell,.....	Hartford,.....	183.05
Cyrus C. Birdseye,.....	Middletown,.....	826.58
Esther C. Bishop,.....	Meriden,.....	52.25
Henry E. Billings,.....	Hartford,.....	128.80
Nathan L. Birge,.....	Bristol,.....	837.60
George Bissell,.....	East Hartford,.....	118.14
Fanny T. Blake,.....	New Haven,.....	981.97
Hervey V. Blake,.....	Torrington,.....	25.58
Rufus W. Blake,.....	Derby,.....	6,028.41
Mary Jane Blackman,.....	Hartford,.....	864.58
Alfred E. Blakslee,.....	New Haven,.....	312.81
Evlina C. Bliss,.....	New York, N. Y.,.....	61.28
John Bliss,.....	Norwich,.....	20.95
Lenora S. Bliss,.....	Hartford,.....	16.63
Helen A. Bohanon,.....	Putnam,.....	100.50
Elizabeth F. Bradley,.....	Fairfield,.....	18.86
William L. Bradley,.....	New Haven,.....	2,386.89
Noah Bragg,.....	Somers,.....	147.63
Leverett Brainard,.....	Hartford,.....	3,332.93
Mary P. Brewer,.....	Norwich,.....	180.93
Pliny Brewer,.....	Norwich,.....	103.96
Damarius Broadhead,.....	Hartford,.....	129.17
Samuel C. Brockington,.....	Groton,.....	52.77
Amon Brown,.....	New Haven,.....	60.56
Edward R. Brown,.....	Stafford,.....	12.53
Elizabeth B. Brown,.....	Bristol,.....	113.20
Harriet S. Brown,.....	Berlin,.....	111.85
Morgan P. Brooks,.....	New Haven,.....	85.05
James S. Bryant,.....	Hartford,.....	422.85
Oliver Bulkley,.....	Fairfield,.....	641.72
W. H. Bulkeley,.....	Hartford,.....	3,093.25
Mary P. Berger,.....	Old Saybrook,.....	212.74
Amount forward,.....		\$37,941.23

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$37,941.28
Cornelia A. Bull,.....	Waterbury,.....	19.18
Alice F. Burnham,.....	Hartford,.....	21.57
A. Melrose Burritt,.....	Waterbury,.....	152.76
Sarah W. Cady,.....	New London,.....	536.02
Caroline A. Camp,.....	Waterbury,.....	49.80
Wolcott Carey,.....	Hampton,.....	98.14
Hannah Carpenter,.....	Norwalk,.....	79.09
Irving Case,.....	Barkhamsted,.....	14.47
Mary B. W. Ceccarini,.....	Rome, Italy,.....	2,227.80
Matilda Chaffee,.....	Middletown,.....	178.67
Joseph Chandler,.....	Pomfret,.....	63.67
Mary Woods Chandler,.....	New Haven,.....	215.69
S. H. Chapman,.....	New Haven,.....	282.15
Charles F. Chapman,.....	Killingly,.....	34.48
Anna A. Chaplin,.....	East Lyme,.....	64.04
Frank Cheney,.....	Manchester,.....	5,817.96
Julia M. Chipman,.....	New Haven,.....	26.07
Henry Choqe,.....	Bridgeport,.....	24.11
Caroline M. Church,.....	Hartford,.....	2,046.98
William F. Church,.....	Norwalk,.....	793.16
Emily J. Coe,.....	Ansonia,.....	132.17
Levi E. Coe,.....	Meriden,.....	90.23
Julia H. Coffing,.....	Hartford,.....	183.02
Anne Lawrence Coleman,.....	Greenwich,.....	6,077.31
Aaron L. Collins,.....	Meriden,.....	1,314.04
Susan Collins,.....	Middletown,.....	44.00
Samuel Cooke,.....	Stamford,.....	2,132.34
Charles Cooper,.....	Middletown,.....	3.91
Edwin W. Cooper,.....	New Haven,.....	18.25
Nathaniel O. Cornwell,.....	Chatham,.....	89.87
Julia Courran,.....	Naugatuck,.....	78.75
John Culliton,.....	Bridgeport,.....	64.23
Alfred Curtiss,.....	Stratford,.....	10.00
Samuel E. Curtiss,.....	Stratford,.....	53.44
Mary C. Crump,.....	New London,.....	201.62
Samuel D. Danielson,.....	Killingly,.....	25.43
Delia Davis,.....	Saratoga County, N. Y.,.....	2.40
Silas H. Davis,.....	Hartford,.....	19.19
Horace Day,.....	New Haven,.....	43.26
Wealtha T. Day,.....	Hartford,.....	1,072.96
Amount forward,.....		\$62,293.46

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,		\$62,293.46
Florimond De Bruycker,	Windham,	476.29
Sophronia M. Dennis,	Stafford,	13.69
Orrando P. Dexter,	New York, N. Y.,	1,120.80
Horace A. Doolittle,	Branford,	35.71
Jane E. Doolittle,	Wallingford,	153.75
Evelina Dortic,	New York, N. Y.,	702.15
Frederick A. Drake,	Windsor,	605.07
H. Hungerford Drake,	Winchester,	54.43
Julia A. Drown,	Thompson,	4,036.32
Mary J. Dykeman,	Norwalk,	13.15
Georgiana Cook Eagle,	Stamford,	88.42
John G. Edwards,	Saybrook,	853.36
Mary W. Eggleston,	New London,	412.28
George Elsenman,	Bridgeport,	3.53
Elizabeth A. Eld,	New Haven,	92.31
Abijah P. Ely,	Danbury,	12.00
Edward P. Emmons,	Berlin,	38.46
Irving Emerson,	Hartford,	30.26
Charles H. Fales,	Meriden,	176.82
George Fairchild,	Westport,	37.87
Mary J. Fairchild,	Newtown,	15.13
Sarah F. Fairchild,	Westport,	27.42
George Fenner,	Fall River, Mass.,	11.75
George B. Finch,	Southington,	83.56
Anna E. Fitch,	Manchester,	172.59
Benedict Fisher,	Norwalk,	223.51
Jane E. Foskett,	New Haven,	85.22
William A. Foskett,	New Haven,	54.51
Ellen H. Foster,	New Haven,	66.05
Martha P. Foster,	Norwich,	2,648.88
David A. Fox,	Clinton,	264.63
William B. Franklin,	Hartford,	3,634.90
Luther A. Freeman,	Middletown,	135.16
Solomon J. Freeman,	Hartford,	393.77
Carlos French,	Seymour,	3,466.41
William R. Frisbie,	Bridgeport,	136.16
Hannah W. Gadsen,	Philadelphia, Pa.,	212.40
Nathan R. Gardiner,	Norwich,	112.20
Richard H. Gay,	Farmington,	70.36
Lucy H. Geer,	Groton,	6.57
J. Willard Gibbs,	New Haven,	3,212.05
Amount forward,		\$86,283.36

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,		\$86,288.36
Charles B. Gilbert,	New Haven,	1,188.82
Louisa A. Gilbert,	Stratford,	7.00
Edwin P. Gladding,	Essex,	87.23
C. M. Glidell,	East Windsor,	43.75
Angelica S. Glover,	Middletown,	257.21
Martha Golway,	Manchester,	78.66
Henry Goodrich,	Hartford,	100.76
Charles F. Goodwin,	Waterbury,	78.81
Thomas Graham,	Stamford,	81.40
August E. Grant,	Hartford,	3.75
Elizabeth Grant,	Hartford,	3.75
John A. C. Gray,	New York, N. Y.,	45.00
William Gray,	Hartford,	232.81
George Griffin,	Newtown,	3,177.82
Elizabeth M. Griswold,	Berlin,	78.30
Lucius Griswold,	Winchester,	211.38
Fidelia W. Hale,	Hartford,	8.27
Sarah C. Hall,	Wallingford,	738.88
Sarah C. Hamlin,	Sharon,	49.55
Hugh Harblson,	Hartford,	3,198.63
Alfred Harding,	Ellington,	75.21
Oliver Harriman,	Mt. Kisco, N. Y.,	68.75
Sarah B. Harrison,	New Haven,	7,136.26
Harriet W. Hart,	Avon,	19.67
Newton Hart,	Hartford,	1,480.88
Edwin N. Hartwell,	Sherman,	184.41
Catherine O. Hatch,	Berlin,	6.68
George E. Hatch,	Hartford,	132.87
Charles H. Hathaway,	Stonington,	125.99
Erastus Hathaway,	Putnam,	397.43
Ulrich Haury,	Canton,	69.02
Jabez H. Hayden,	Hartford,	7.88
Mary L. Havemeyer,	Stamford,	443.00
William H. Heinze,	Norwalk,	21.20
John A. Hellman,	Bridgeport,	8.60
Frederick Heublein,	Hartford,	147.14
Ann Maria Hewitt,	Norwich,	29.20
Joseph D. Hewitt,	North Stonington,	177.33
Ralph G. Hibbard,	Berlin,	26.07
Amount forward,		\$106,402.18

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$106,402.18
Cornelia A. Hill,.....	New Milford,.....	98.62
William B. Hincks,.....	Bridgeport,.....	845.96
Harriet M. Hinsdall,.....	Blandford, Mass.,.....	10.80
James C. Hinsdall,.....	Meriden,.....	66.64
Albert Hoborn,.....	New London,.....	387.60
George Hoadley,.....	Branford,.....	188.49
Norman Hodge,.....	Danbury,.....	54.68
Abram Hollander,.....	Hartford,.....	266.22
Arthur Hollister,.....	Washington,.....	4.66
John C. Hollister,.....	New Haven,.....	62.41
Alfred P. Holloway,.....	Groton,.....	14.46
Elizabeth Mead Holly,.....	Greenwich,.....	89.16
Horace Holley,.....	Torrington,.....	3,317.48
Charles H. Holmes,.....	Greenwich,.....	81.22
Edward C. Hotchkiss,.....	Torrington,.....	224.78
Lockwood Hotchkiss,.....	Derby,.....	580.18
Charles Hoyt,.....	Stamford,.....	853.76
William Hoyt,.....	Stamford,.....	10,845.80
Rachel Hubbard,.....	Stamford,.....	29.45
Phebe T. Hubbard,.....	Stamford,.....	154.41
Mary C. Humphrey,.....	Hartford,.....	272.44
Richard M. Hutchins,.....	Stamford,.....	713.98
Charles R. Ingersoll,.....	New Haven,.....	721.99
Julia H. Ingersoll,.....	New Haven,.....	10.29
Virginia G. Ingersoll,.....	New Haven,.....	18.90
Annie D. Jackson,.....	Florence, Italy,.....	17.10
H. Martin Jackson,.....	Ansonia,.....	22.71
Richard W. H. Jarvis,.....	Hartford,.....	1,185.05
Paul Jente,.....	New Haven,.....	440.84
Martha Jennings,.....	Bridgeport,.....	14.44
Charlotte A. Jewell,.....	Hartford,.....	1,786.45
Jane Johnson,.....	Norwich,.....	118.68
Timothy Jones,.....	Danbury,.....	56.15
Frederick Jourdan,.....	Branford,.....	48.01
Frederick Judd,.....	Watertown,.....	22.51
Olin S. Judd,.....	Berlin,.....	165.17
John W. Keese,.....	Syracuse, N. Y.,.....	40.00
Harriet I. Kellogg,.....	Chatham,.....	161.73
William S. Kelly,.....	Bridgeport,.....	79.72
Bela M. Kent,.....	Putnam,.....	113.40
Amount forward,.....		\$129,988.52

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$129,988.52
Patrick Kennedy.....	Middletown.....	58.40
Everett S. Kenyon.....	Hartford.....	78.51
Erasmus D. Ketchum.....	Waterbury.....	38.22
Daniel P. Kimball.....	Ellington.....	377.28
Rufus H. King.....	Ridgefield.....	41.27
Sarah W. King.....	Ridgefield.....	64.57
Azubah G. Kingsman.....	New Haven.....	66.78
Gerardus Knapp.....	New Milford.....	211.75
John Knapp.....	Bridgeport.....	350.88
Benjamin F. Koonen.....	Mansfield.....	53.48
Mary E. Ladd.....	Windsor.....	5.34
Horace C. Lanphere.....	New London.....	13.81
Ellen A. Latham.....	New Haven.....	184.71
Stiles B. Latham.....	New London.....	14.15
George Lathrop.....	Windham.....	911.88
Walter H. Lathrop.....	Hartford.....	8.82
Harriet Lattimer.....	Boston, Mass.....	131.36
Josephine M. Leavens.....	Norwich.....	358.38
Christopher S. Leffingwell.....	New Haven.....	49.75
Edward F. Lewis.....	Waterbury.....	347.64
Leander Lewis.....	New London.....	104.66
Henry A. Lincoln.....	New Haven.....	114.71
George W. Lindsley.....	New Haven.....	23.73
Jacob Linicus, Sr.....	New London.....	13.13
Mary J. Linzee.....	New Haven.....	709.15
Mary J. Lockwood.....	New Canaan.....	38.73
Dwight Loomis.....	Hartford.....	1,010.21
Augustus A. Lord.....	Litchfield.....	51.15
Abigail Lowe.....	Bridgeport.....	69.02
Robert Lunny.....	Hartford.....	48.01
John P. Lynch.....	Waterbury.....	124.71
Elizabeth Lynes.....	Danbury.....	80.00
Ann E. Dryden Parker Lyon.....	Meriden.....	697.50
Oscar F. Lyon.....	New London.....	16.51
Seth Main.....	Norwich.....	154.92
Lucy Grant Marble.....	Manchester.....	139.93
Joseph J. Marsh.....	Bridgeport.....	483.45
Eliza I. Mason.....	New Haven.....	28.21
George R. Mason.....	New Haven.....	33.89
Annie L. Matthews.....	New Haven.....	43.20
Henrietta C. Matthewson.....	New Haven.....	90.33
Elizabeth F. Mayo.....	Greenwich.....	188.47
Mary A. McArthur.....	New Haven.....	2.82
Amount forward.....		\$187,570.39

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$187,570.39
George McCabe.....	Derby.....	14.90
Robert McGrath.....	Waterbury.....	477.55
James D. McKnight.....	Ellington.....	34.89
Mary T. McKnight.....	Norwich.....	17.67
James T. McMahon.....	New Haven.....	17.83
Ann Eliza Mead.....	Chatham.....	298.95
Deborah Mead.....	Greenwich.....	46.99
Jane Maria Mead.....	Norwalk.....	1,346.77
Robert L. Mead.....	Boston, Mass.....	408.85
Mary Ann Meeker.....	Westport.....	29.64
Julius Merriman.....	Meriden.....	30.51
Sarah M. Merriman.....	Waterbury.....	2,775.09
Achille F. Midgeon.....	Torrington.....	9,580.92
George E. Miller.....	Norwalk.....	217.65
Emma L. Monroe.....	Norwalk.....	106.83
Lucinda T. Montgomery.....	Bridgeport.....	807.65
Charles Moore.....	Derby.....	23.80
Elizabeth P. Moore.....	Hartford.....	51.83
Edward F. Morehouse.....	New Milford.....	111.75
William H. Morris.....	Derby.....	9.08
Charles F. Morrison.....	Enfield.....	32.11
Elizabeth H. Mullings.....	Waterbury.....	49.83
Henry Mulford.....	Bridgeport.....	8.89
George Munger.....	Madison.....	107.87
Amarila R. Murdock.....	Thompson.....	42.89
John M. Murdock.....	Chatham.....	36.95
Thomas Murdock.....	Hartford.....	17.87
John D. Nash.....	Ridgefield.....	24.81
Michael Nelligan.....	Windham.....	142.00
Sarah S. Newton.....	Ridgefield.....	21.47
Charles B. Nichols.....	Bridgeport.....	54.00
Juliet Niles.....	Windsor.....	477.28
Anna Norman.....	Bridgeport.....	57.96
Emma G. Norris.....	Rye, N. Y.....	6.81
Rosella M. Norton.....	Berlin.....	66.16
Clara M. Olcott.....	East Windsor.....	2,858.05
Eugenia W. Olcott.....	Clinton.....	85.65
Jeremiah Olney.....	Thompson.....	756.23
Francis E. Osborne.....	Bridgeport.....	26.40
Amount forward.....		\$158,332.27

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$158,332.27
Samuel C. Paddock,.....	Meriden,.....	118.20
Eleanor F. Palmer,.....	Ellington,.....	307.12
Fannie P. Palmer,.....	Norwich,.....	5.45
Lydia A. Palmer,.....	New London,.....	61.85
Charles R. Parfitt,.....	Stamford,.....	145.11
Sarah A. Parker,.....	Berlin,.....	132.05
Henry S. Parmlee,.....	New Haven,.....	3,096.96
Asa S. Parsons,.....	Bridgeport,.....	635.14
Julia M. Patten,.....	Somers,.....	42.61
Sarah E. Payne,.....	Oxford,.....	2.80
Asa C. Peck,.....	Waterbury,.....	368.79
Charles Peck,.....	Berlin,.....	290.81
Sarah A. Peck,.....	Waterbury,.....	188.04
J. O. Peckham,.....	Preston,.....	26.23
Peleg M. Peckham,.....	Plainfield,.....	6.27
Peter L. Perry,.....	Bridgeport,.....	524.72
Laura J. Pettibone,.....	Winchester,.....	584.67
Eleanor A. Phelps,.....	Simsbury,.....	13.81
Phoebe L. Phelps,.....	Windsor,.....	182.08
Sophia Emelia Phelps,.....	New Haven,.....	397.48
Lucy A. Pease,.....	Middletown,.....	33.34
Cornelia W. Pebbles,.....	East Hartford,.....	79.74
Margaret Peete,.....	Bridgeport,.....	385.80
George C. Pettis,.....	New Haven,.....	344.78
Garrad G. Pitcher,.....	Norwich,.....	5.03
Walter S. Pitkin,.....	East Hartford,.....	6,258.23
Henry Platt,.....	Watertown,.....	645.26
John H. Platt,.....	New Haven,.....	93.96
Alman E. Plumb,.....	Bridgeport,.....	1,264.78
Sarah Potter,.....	Norwich,.....	135.90
William P. Potter,.....	Norwich,.....	52.95
Sarah N. Powers,.....	Windsor,.....	81.86
Frances A. Pratt,.....	Hartford,.....	104.56
C. Elizabeth Prior,.....	Enfield,.....	57.71
Lavinia A. Purvis,.....	Norwalk,.....	131.93
Jesse F. Radford,.....	Greenwich,.....	96.52
Louis F. Rawitser,.....	Stafford,.....	5,008.63
William F. Rawson,.....	Norwich,.....	60.61
Hezekiah L. Read,.....	Norwich,.....	369.30
Amount forward,.....		\$180,669.65

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$180,689.65
Mary S. C. Reed, .. .	Boston, Mass.,.....	270.00
Mary Annette Reeve, .. .	East Hartford,.....	22.67
James H. Redman,.....	Greenwich,.....	80.70
John Reichel,.....	New Haven,.....	311.75
Julia Rhodes,.....	Hartford,.....	15.00
Charles R. Richards, .. .	Bridgeport,.....	315.29
Eunice T. Richardson, .. .	Bristol,.....	50.89
Mary Elizabeth Rider, .. .	New Haven,.....	18.38
Emily B. Ripley,.....	Royalston, Mass.,.....	270.00
Delia E. Risley,.....	East Hartford,.....	127.58
Alice L. Roberts,.....	Huntington,.....	31.05
Henry Roberts, .. .	New Milford,.....	35.67
Mary E. Robinson,.....	New London, .. .	146.50
Jacob S. Rogers,.....	Paterson, N. J.,.....	279.00
William D. Rogers,.....	Norwich, .. .	23.46
Patrick D. Ryan,.....	Hartford,.....	14.06
Solomon Sackett, .. .	Winchester,.....	359.98
Helen M. Sampson, .. .	Plainfield, .. .	74.80
Charlotte A. Sanford,.....	New Milford,.....	1,873.84
Homer B. Sanford,.....	Bridgeport,.....	2,504.76
Margaret Crane Sanford, .. .	Litchfield, .. .	22.60
Samantha W. Saxton,.....	Westport, .. .	18.67
Catharine M. Seymour, .. .	New Haven,.....	1,065.47
Laura Taft Schutz,.....	Hartford,.....	1,299.88
Hezekiah Scovil, .. .	Haddam, .. .	17,614.75
Elizabeth S. Shailer,.....	Stamford, .. .	307.57
Harriet P. Sheffield,.....	New London, .. .	311.20
Sanford E. Sheffield,.....	Hartford,.....	47.27
William J. Sheldon,.....	Ledyard, .. .	37.67
David Shelton, .. .	New Haven,.....	56.18
George E. Shelton, .. .	Plymouth,.....	2,073.89
John C. Shelton, .. .	Bridgeport, .. .	300.23
Bernard O'R. Sheridan, .. .	Middletown, .. .	582.60
George B. Sherwood,.....	Bridgeport,.....	18.60
Mary C. Shipman,.....	Hartford,.....	345.45
Mary E. Skinner, .. .	Catskill, N. Y.,.....	31.88
James N. Skinner,.....	Berlin, .. .	54.79
Simeon P. Slocum,.....	Stonington,.....	30.11
Bridget T. Smith,.....	New Haven,.....	1,881.50
Charles Edgar Smith,.....	Stamford, .. .	4,355.91
Amount forward,.....		\$217,949.10

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,		\$217,949.10
Cornelia B. Smith,	New York,	94.98
Daniel H. Smith,	Canterbury,	17.29
Emma L. Smith,	Groton,	888.58
George W. Smith,	Stamford,	89.81
Nelson E. Smith,	Bridgeport,	6.06
Virginia T. Smith,	Hartford,	1.16
Jane M. Southwick,	Middletown,	80.10
Elizabeth H. Spaulding,	Windham,	200.06
George B. Spencer,	Guilford,	85.96
Albert B. Sprague,	Plainfield,	277.47
William L. Squire,	Meriden,	81.86
William J. Starr,	New Milford,	19.58
Edmund A. Stedman,	New London,	1,605.15
Annie E. Stevens,	Hartford,	25.41
William H. Stillman,	Hartford,	50.08
George C. Stilson,	Norwalk,	23.28
Charles F. Stoll,	New London,	25.25
Benjamin Strong,	Woodbury,	96.28
Juliette A. Strong,	Winchester,	224.51
James Sturgess,	Westport,	41.77
Mary E. Sturges,	Norwalk,	161.78
William Sturgis,	Norwalk,	584.23
Bridget Sullivan,	Hartford,	37.41
Almira M. Swift,	Colchester,	8.29
A. A. Sweet,	Boston, Mass.,	3.80
Otis Talcott,	Hartford,	20.87
A. F. Taylor,	Waterbury,	31.78
Charles J. Taylor,	Gt. Barrington,	5.10
Mary Elizabeth Thayer,	New Haven,	284.35
Edson Thomas,	Thomaston,	240.60
Henry G. Thompson,	Milford,	1,900.48
William Isaac Townsend,	New Haven,	3,780.27
James M. Townsend,	New Haven,	505.88
Edward P. Tourtelotte,	Woodstock,	24.08
Alfred Treat,	New Haven,	52.18
Ella L. Turner,	Greenwich,	12.70
Janet D. Turnbull,	Hartford,	3.02
Bronson B. Tuttle,	Naugatuck,	15,955.96
Elizabeth C. Tuttle,	New Haven,	591.40
Amount forward,		\$246,032.71

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$246,082.71
Fannie W. Twitchell,.....	Hartford,.....	26.12
Homer Twitchell,.....	Naugatuck,.....	245.76
Lena Upson,.....	Bristol,.....	88.51
Mary E. Vibbart,.....	New Haven,.....	50.41
William Walsh,.....	Norwich,.....	54.26
Martha Wallace,.....	Bridgeport,.....	28.97
John Warner,.....	New Haven,.....	71.54
Maud M. K. Warner,.....	Salisbury,.....	74.67
Charles A. Warren,.....	New Haven,.....	950.56
Stephen A. Watson,.....	Harwinton,.....	600.00
Francis Wayland,.....	New Haven,.....	1,867.40
Elizabeth H. Webb,.....	Greenwich,.....	59.97
Smith Weeks,.....	Middletown,.....	47.69
Henry A. Welton,.....	Hartford,.....	261.39
Homer H. Welton,.....	Waterbury,.....	81.19
Henry T. Westcott,.....	Killingly,.....	8,505.69
Arioch Wentworth,.....	Boston, Mass.,.....	832.40
Adeline H. Wheeler,.....	Hartford,.....	668.04
Horace Wheeler,.....	Huntington,.....	194.50
Smith Wheeler,.....	Huntington,.....	114.77
Vashti Wheeler,.....	Barkhamsted,.....	522.21
William Ogden Wheeler,.....	Salisbury,.....	226.18
James W. White,.....	Thomaston,.....	59.29
John J. White, Sr.,.....	Litchfield,.....	2,453.66
Heman A. Whittlesey,.....	Middletown,.....	97.92
Joseph T. Whittlesey,.....	New Haven,.....	1,537.88
George S. Wilcox,.....	Middletown,.....	397.25
Samuel Wileman,.....	Bridgeport,.....	52.57
George E. Wilcox,.....	Greenwich,.....	278.31
Thomas H. Wilcox,.....	Berlin,.....	327.95
Martha P. Wilcox,.....	Woodbury,.....	917.96
Elizabeth B. Wills,.....	Plymouth,.....	419.68
Martha R. Williams,.....	Meriden,.....	69.64
James A. Wilson,.....	Bridgeport,.....	22.93
Cyrus Winchell,.....	Ellington,.....	178.75
Jane DeForest Windle,.....	Stamford,.....	338.18
Robert T. Woodford,.....	Farmington,.....	26.54
James H. Woodhouse,.....	New Haven,.....	19.05
George W. Wooley,.....	Hartford,.....	65.17
Amount forward,.....		\$268,872.67

GENERAL REVENUE — CONTINUED.

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$268,872.87
Harrison Woodford,.....	Avon,.....	24.42
Augustus N. Woolson,.....	Watertown,.....	478.27
Sarah J. Woolson,.....	Watertown,.....	184.51
Isaac S. Wright,.....	Haddam,.....	18.84
Carl W. Wuertz,.....	Stamford,.....	27.05
John B. Yale,.....	Naugatuck,.....	167.50
Margaret King Yarrington,.....	Greenwich,.....	259.95
Alfred A. Young,.....	Norwich,.....	802.81
Total,.....		\$265,780.12

TAX ON NON-RESIDENT STOCK.

Received from various Corporations by Corporation Stock Tax, \$140,125.88

GENERAL REVENUE — CONTINUED.

AVAILS OF COURTS — FINES, FORFEITURES, ETC., FROM STATE'S AND PROSECUTING ATTORNEYS AND OTHERS.

COUNTY.	Name.	Amount.	Total.
Hartford,....	Arthur F. Eggleston, State's Atty.,..	\$2,201.67	
"	Geo. A. Conant, Clk. Superior Ct.,..	81.18	
"	M. H. Moyer, Clk. Ct. Com. Pleas.,..	232.00	
New Haven,..	Wm. H. Williams, State's Atty.,....	5,253.67	
"	John H. Kellogg, Asst. State's Atty.,..	785.00	
"	Robt. J. Woodruff, Prosecuting Atty.,..	2,033.78	
"	A. P. Bradstreet, Prosecuting Atty.,..		
"	District Court, Waterbury,.....	1,660.99	
"	E. A. Anketell, Clk. Superior Ct.,..	177.59	
"	S. J. Marsh, Ass't Clk. Sup. Ct., W'b'y.,..	79.52	
"	F. L. Averill, Clk. Common Pleas.,..	578.78	
"	L. F. Root, Prosecuting Atty., Dist Court., Waterbury,.....	159.00	
"	E. L. Isbell, Clerk City Court, N. H'v'n	100.00	
"	A. R. Chamberlain, Clerk City Court, Meriden,	50.00	
New London,.	Solomon Lucas, State's Atty.,	2,172.85	
"	H. A. Hull, Prosecuting Atty.,	2,122.33	
"	John C. Averill, Clk. Superior Ct.,..	112.30	
"	John C. Averill, Clk. Ct. Com. Pleas.,..	503.01	
Fairfield,....	Samuel Fessenden, State's Atty.,....	640.00	
"	M. Kenealy, Prosecuting Atty.,....	4,088.33	
"	W. F. Haviland, Clk. Ct. Com. Pleas.,..	314.25	
Windham,....	Charles E. Searls, State's Atty.,....	358.29	
"	E. M. Warner, Clk. Superior Ct.,....	49.09	
Litchfield,....	Donald T. Warner, State's Atty.,....	977.46	
"	D. C. Kilbourn, Clk. Superior Ct.,..	1.14	
"	W. F. Dowd, Clk. Ct. Com. Pleas.,..	43.00	
Middlesex,....	Estate of J. H. Murdock, late State's Attorney,.....	208.86	
"	C. G. R. Vinal, Clk. Superior Ct.,..	28.70	
Tolland,.....	J. H. Reed, State's Atty.,.....	99.11	
"	L. T. Tingier, Clk. Superior Court.,..	7.53	\$25,119.43
AVAILS OF COURTS — CLERK'S FEES.			
COUNTY.	Court.	Clerk.	
Hartford,....	Superior,	Geo. A. Conant,...	\$3,155.99
New Haven,..	"	E. A. Anketell,....	8,518.96
"	Water'y	S. J. Marsh,.....	1,329.80
New London,.	"	J. C. Averill,....	2,862.40
Fairfield,....	"	W. R. Shelton,....	7,201.8
Windham,....	"	E. M. Warner,	1,212.87
Litchfield,....	"	D. C. Kilbourn,	1,237.47
Middlesex,....	"	C. G. R. Vinal,....	1,259.85
Tolland,.....	"	L. T. Tingier,.....	562.75
Total,			\$31,836.94
Total,			\$56,956.37

GENERAL REVENUE — CONTINUED.

CORPORATE FRANCHISE TAX.

Name of Corporation.	Amount.
The Middletown Electric Light Co., Increase of Capital Stock,	\$20.00
The Aetna Life Insurance Co., Increase of Capital Stock,.....	250.00
The Baltic Mills Co., Increase of Capital Stock,.....	400.00
The Aetna Indemnity Co., Increase of Capital Stock,.....	501.00
The Hartford & Springfield Street R. R. Co., Increase of Capital Stock,.....	100.00
The Meriden Electric Light Co., Increase of Capital Stock,...	150.00
The Derby Gas Co., Increase of Capital Stock,.....	100.00
The W. L. Gilbert Clock Co., Increase of Capital Stock,.....	200.00
The Andrews & Peck Co., Increase of Capital Stock,.....	5.00
The Naugatuck Water Co., Increase of Capital Stock,.....	25.00
Total,	\$1,751.00

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location of Office.	No. Miles of Wire at 25 cents per Mile.	No. Transmitters at 70 cents each.	Total Tax.
American Tel. & Tel. Co.,.....	New York.	14,329.	22	\$3,597.65
Connecticut Telegraph Co.,...	New Haven.	484.89	.....	121.25
Farmington Valley Tel. Co.,...	New Britain.	.....	140	98.00
New England Telegraph Co.,...	New York.	1,585.	.....	391.25
Postal Telegraph & Cable Co.,	New York.	4,035.	.....	1,008.75
So. New England Tel. Co.,...	New Haven.	.....	23,641	16,548.70
Western Union Telegraph Co.,	New York.	16,080.	.....	4,020.04
E. Haven Tel. & Electric Co.,	East Haven.	.....	45	31.50
Total,.....	.....	.....	.....	\$25,817.14

TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location of Office.	Receipts.	Tax of 5 per cent.
Adams Express Company,.....	Boston,	\$246,104.30	\$12,305.22
American Express Company,.....	New York, ..	7,407.54	370.38
New York & Boston Desp. Ex. Co.,...	Boston,	8,631.95	181.60
Total, .....	.....	.....	\$12,857.20

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE.

Name of Corporation.	Amount of fee.
Wm. T. Disley Co., Incorporated,.....	\$25.00
New Haven Basket Ball Co.,.....	25.00
Meriden Realty Co.,.....	25.00
Besse Bryant Co.,.....	25.00
New Haven Social Club,.....	10.00
Mohican Club,.....	10.00
Franklin Manufacturing Co.,.....	25.00
Warner Photographic Co.,.....	25.00
New Haven Oratorio Society,.....	10.00
Holcomb Company,.....	25.00
Bavie Novelty Co., Incorporated,.....	25.00
McKinley Social Club, Incorporated,.....	10.00
New Haven Lodge, No. 25, B. & P. O. E.,.....	10.00
Hartford Industrial Co.,.....	25.00
Bard Union Co.,.....	25.00
John W. Schroeder, Incorporated,.....	25.00
American Brewing Co.,.....	50.00
Smith & Clapp Grocery Co.,.....	25.00
Elm City Brass Rivet Co.,.....	50.00
Brooks & Co., Incorporated,.....	25.00
Umpawaug Burial Ground Ass'n,.....	10.00
McKee Medicine Co., Incorporated,.....	25.00
Connecticut Leather Co., Incorporated,.....	25.00
Jetlan Union Chapel,.....	10.00
Meriden Woolen Co.,.....	100.00
New London Hebrew Ladies Aid Society,.....	10.00
George Miles Co., Incorporated,.....	25.00
Ellsworth Memorial Ass'n,.....	10.00
Jacobs Manufacturing Co.,.....	25.00
Middle River Manufacturing Co.,.....	25.00
Baldwin & Rowland Switch Signal Co.,.....	62.50
Farmington Ice, Coal & Wood Co.,.....	25.00
Saunders Smith Yacht Works, Incorporated,.....	25.00
Ferrofix Bronzing Co.,.....	25.00
Starr Novelty Works, Incorporated,.....	25.00
Royal Rubber Co.,.....	25.00
Benson Furniture Co., Incorporated,.....	25.00
Seaside Construction Co.,.....	75.00
Hasbrook Motor Works, Incorporated,.....	37.50
Ansonia Lithuanian Political Club,.....	10.00
Amount forward,.....	\$1,075.00

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GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$1,075.00
United States Land Corporation,.....	25.00
Ansonia Lodge Lithuanian Society of St. Anthony,.....	10.00
Andrew Radel Oyster Co.,.....	250.00
Dominican Sulphur & Shipping Co.,.....	25.00
Oven Equipment Manufacturing Co.,.....	50.00
East Canaan Cemetery Ass'n,.....	10.00
Dr. J. Norwood Co.,.....	25.00
Modoc Club,	10.00
Zion Guard, Incorporated,.....	10.00
Quick O. Manufacturing Co.,.....	25.00
Waterbury Battery Co.,.....	25.00
Palmer Cemetery Ass'n,.....	10.00
Addison Sunday-school Ass'n,.....	10.00
Omega Mining Co.,.....	25.00
Amazon Club of New Haven,.....	10.00
Haire Dry Goods Co., Incorporated,.....	25.00
W. L. Watson Co.,.....	25.00
Hartford Dairy Co., Incorporated,.....	25.00
F. H. & A. H. Chappell Co.,.....	50.00
Robert Van Buren Manufacturing Co.,.....	25.00
Holbrook Case Co.,.....	25.00
Bias Narrow Fabric Co.,.....	25.00
Rourke Bros. Co.,.....	25.00
Paine Metallic Packing Co.,.....	25.00
Waverly Club Corporation,.....	10.00
Imperial Manufacturing Co.,.....	25.00
Des Jardins Type Justifier Co.,.....	35.50
Bashoff Motor Cylinder Co.,.....	50.00
Queens Land Co.,.....	25.00
People's Steamboat Co.,.....	25.00
Lyra Singing Society,.....	10.00
Champion Shear Manufacturing Co.,.....	25.00
Reynolds & Fuller, Incorporated,.....	25.00
Oremaug Improvement Co.,.....	25.00
New Haven Cash Register Co., Incorporated,.....	25.00
Robinson Fur Cutting Co., Incorporated,.....	25.00
William H. Dodge Co.,.....	25.00
City Club Ass'n,.....	10.00
Corinth Copper Corporation,.....	150.00
Amount forward,.....	\$2,335.50

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$2,335.50
Inter Nos Club,.....	10.00
H. Harris & Co.,.....	25.00
Westbrook Library Building Society,.....	10.00
Putnam Fair, Incorporated,.....	25.00
Hartford Gas Securities Co.,.....	750.00
Volk Hat Co.,.....	25.00
George Hotchkiss Sons Co.,.....	25.00
Vaughn Foundry Co.,.....	25.00
Standard Foundry Co.,.....	25.00
Naugatuck Valley Ice Co.,.....	25.00
Jamaica Land Co., Incorporated,.....	25.00
Elliot Wagon Corporation,.....	25.00
John W. Green & Sons, Incorporated,.....	27.50
Hartford Bedstead Co.,.....	25.00
Yale Printing Supply Co.,.....	25.00
John T. Sloan Co.,.....	25.00
Beckwith Grocery Co.,.....	25.00
Credit Clothing Co.,.....	25.00
Cheshire Provision Co.,.....	25.00
Gemmill & Burnham, Incorporated,.....	50.00
Little, Somers & Hyatt Co.,.....	25.00
Salisbury School, Incorporated,.....	25.00
E. S. Yale Manufacturing Co.,.....	25.00
Kilpatrick & Hatz Co.,.....	25.00
Frank E. Rowe Co.,.....	25.00
Ideal Machine Co.,.....	25.00
Harvey & Lewis Optical Co.,.....	25.00
Eastern Underwear Co.,.....	25.00
Puritan Specialty Co.,.....	25.00
Automatic Feeding Corporation,.....	100.00
Mystic Woolen Co.,.....	25.00
Fabyan Woolen Co.,.....	100.00
A. E. Holaday Manufacturing Co.,.....	25.00
Hartford Benefit Association,.....	10.00
Elm Corporation,.....	25.00
Greek & Roman Catholic Holy Trinity Ass'n,.....	10.00
Boardman Livery Stable, Incorporated,.....	25.00
Copper Queen Mining Co.,.....	50.00
Derby Carriage Co.,.....	25.00
Amount forward,.....	\$4,178.00

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$4,178.00
Winsted Hosiery Co.,.....	25.00
J. H. Paine & Son Co.,.....	25.00
B. J. Torkonian Co.,.....	25.00
Rice & Baldwin Electrical Co.,.....	25.00
A. M. Barnes Lime Co.,.....	30.00
Waterbury Brass Goods Co.,.....	250.00
Stafford Springs Mineral Water Co.,.....	25.00
Graham Ernst Cigar Co.,.....	25.00
E. D. Steele, Incorporated,.....	25.00
Neapolitan Club, Incorporated,.....	10.00
Fernandes Ernst Co.,.....	25.00
James Stuart Co.,.....	25.00
M. Armstrong Co.,.....	37.50
Buel Cycle & Auto Co.,.....	25.00
Waterbury Farrell Foundry Machine Co.,.....	150.00
Central Social Club,.....	10.00
A. C. Stiles Metal Co.,.....	50.00
C. W. Harrington Co.,.....	25.00
F. E. Williams & Co.,.....	25.00
Des Jardins Register Co.,.....	25.00
Russian National Trading Corporation,.....	25.00
Wheeler Schneider Co.,.....	25.00
Dump Creek Coal Co.,.....	300.00
Always Sharp Horse Shoe Calk Co.,.....	25.00
Westerly Railway & Lighting Co.,.....	200.00
Lithuanian Political Independent Club,.....	10.00
Buccaneers Co.,.....	25.00
Griswold Feldspar Co.,.....	25.00
Waterbury & Auburndale Land Co.,.....	25.00
Congregation Agudas Achim Aushei, Bridgeport,.....	10.00
New Milford Canning Co.,.....	25.00
Automobile Storage & Moving Co.,.....	37.50
Wright Manufacturing Co.,.....	25.00
Youngblod & Anderson Co.,.....	25.00
Lathrop Co., Incorporated,.....	25.00
Avery Cemetery Ass'n,.....	10.00
Stephen Hoyt's Sons Co.,.....	25.00
Chemical Works of America, Incorporated,.....	25.00
Colt & Co., Incorporated,.....	25.00
Amount forward,.....	\$5,933.00

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$5,933.00
Waterbury Cigar Co., Incorporated,.....	25.00
John Boyle Co.,.....	25.00
Manchester Base Ball Corporation,.....	25.00
Connecticut & Alaska Mining Co.,.....	25.00
Palace Automobile Station Co.,.....	25.00
Hillside Volunteer Fire Co.,.....	10.00
Roslyn Investment Co.,.....	25.00
Conn. Fat Rendering & Fertilizing Corporation,.....	25.00
Jenkins & Thompson Co.,.....	25.00
Ladies' Sick Benefit Society of Hartford,.....	10.00
Kellogg & Richmond Co.,.....	250.00
Danish Independent Club & Society,.....	10.00
Reichert Automobile Co.,.....	25.00
Baird Untied Co.,.....	25.00
Glasgo Tailoring Co.,.....	25.00
Falcon Rubber Co.,.....	30.00
Tracy, Robinson & Williams,.....	25.00
Echo Farms Corporation,.....	25.00
Byron D. Bugbee Corporation,.....	25.00
French American Banking & Development Co.,.....	250.00
Wegmore & Kenefick Co.,.....	25.00
Sterling Pin Co.,.....	25.00
Bridgeport Building Co.,.....	25.00
Beck-Adler Wine & Liquor Co.,.....	25.00
New Britain Ice Co.,.....	25.00
Youkers & Nepperhan Co.,.....	112.50
Daughters of Isabella, No. 1,.....	10.00
Merwin Provision Co.,.....	125.00
Criterion Club of Bridgeport,.....	10.00
Crane Realty Co.,.....	25.00
American Labor Union Trading Stamp Corporation,.....	25.00
East Hartford Tobacco Storage Corporation,.....	25.00
Sterling Piano Co.,.....	157.50
Knickerbocker Construction Co.,.....	25.00
Charter Oak Aerie, No. 406, Fraternal Order of Eagles,.....	10.00
Eastern Iron Co.,.....	150.00
Berlin Relief Ass'n, Incorporated,	10.00
D. M. Bassett Bolt Works, Incorporated,.....	25.00
Park City Lumber Co.,.....	25.00
Amount forward,.....	\$7,703.00

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GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$7,703.00
Weiderman Brewery Co.,.....	30.00
Cardinal Chemical Co.,.....	25.00
Reliance Hook & Ladder Co.,.....	10.00
Troop A Armory Association,.....	10.00
Austrian Sick Benefit Ass'n, Incorporated,.....	10.00
Smith Grocery Corporation,.....	25.00
F. C. Sturtevant Co.,.....	25.00
Goodwin & Kintz Co.,.....	25.00
Columbia Insulating Works,.....	25.00
Jaynes Hardware Corporation,.....	25.00
Rector Light Co.,.....	25.00
Colonia Realty Co.,.....	100.00
J. A. Block Coal Co.,.....	25.00
Hartford & New York Transportation Co.,.....	124.00
Sevan Manufacturing Co.,.....	25.00
Lighthouse Point Improvement Co.,.....	50.00
Glastonbury Power Co.,.....	175.00
St. Michael Archangel, No. 363, Nat'l Slavonic Society,.....	10.00
Munson Realty Co.,.....	25.00
John Pinches Co.,.....	25.00
Northampton Valley Publishing Co.,.....	25.00
Shippan Point Land Co.,.....	200.00
American Association of Automobile Manufacturers,.....	10.00
Randolph-Clowes Co.,.....	250.00
Barnes Bros. Nursery Co.,.....	25.00
Boulevard Park Co.,.....	25.00
Law-Watson Co.,.....	25.00
Emergency Aid Association,.....	10.00
Hartford Sand, Lime & Brick Co.,.....	25.00
White Clover Creamery, Incorporated,.....	25.00
Christina di Mutuo Socorso-Socetade Santa,.....	10.00
Caine Machine Co.,.....	25.00
Krohn Tobacco Co.,.....	50.00
Hartford Wood Co.,.....	25.00
Connecticut Bulletin Co.,.....	25.00
Metal Manufacturing Co.,.....	25.00
Thames Tow Boat Co.,.....	50.00
Postal Typewriter Co.,.....	100.00
New London Motor Co.,.....	25.00
Amount forward,.....	\$9,452.00

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$9,452.00
Waterbury Automatic Telephone Co.,.....	25.00
Climax Manufacturing Co.,.....	25.00
Brooks & Richards Co.,.....	25.00
Charles W. Whittlesey Co.,.....	25.00
Menhaden Oil & Guano Co., Incorporated,.....	50.00
Dannery & McCarthy Co.,.....	25.00
Avon Tobacco Co., Incorporated,.....	25.00
T. M. Ladd Co.,.....	25.00
Wage Earners Co-operative Hospital Ass'n,.....	25.00
Scientific Toy Co.,.....	25.00
African Methodist Episcopal Zion Redeemer's Church,.....	10.00
Bridgeport Lodge, No. 36, B. & P. O. E.,.....	10.00
Milford Lumber Co.,.....	25.00
David W. Clark Co.,.....	25.00
J. Samuels Co.,.....	25.00
W. G. Rowell Foundry and Manufacturing Co.,.....	25.00
Lane Quarry Co.,.....	25.00
John S. Lane & Son, Incorporated,.....	40.00
New Haven Base Ball Co.,.....	25.00
Radio-Chemical Physicians Co.,.....	25.00
Royal Arcanum Tribune Co.,.....	25.00
Hawkins Shoe Co.,.....	25.00
Delohery Hat Co.,.....	25.00
Robert Price Coal Co.,.....	25.00
Homer D. Bronson Co.,.....	25.00
T. M. Smith Co., No. 4, Uniform Rank, K. of P. of Conn.,.....	10.00
Beck-Adler Wine & Liquor Co.,.....	25.00
Logan Brothers Co.,.....	25.00
Sullivan Clothing Co.,.....	25.00
New Haven Suit Pressing Corporation,.....	25.00
Smith Slotting Machine Co.,.....	37.50
Visiting Nurse Ass'n of New Haven,.....	10.00
Barber-Ennever Corporation, Incorporated,.....	25.00
Acorn Club,.....	10.00
United States Merchants & Manufacturers' Corporation,.....	25.00
O. D. Case Co.,.....	25.00
Henry Weyand Co.,.....	25.00
Union Cutlery & Hardware Co.,.....	25.00
Hartman Drug Co.,.....	25.00
Amount forward,.....	\$10,404.50

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward.....	\$10,404.50
Charles S. Davis Co.,.....	25.00
Scenic View Co.,.....	25.00
Norwich Base Ball Ass'n, Incorporated,.....	10.00
Deep River Drum Corps Co.,.....	10.00
J. T. Robinson Co.,.....	25.00
Chesed Shel Ameth Society,.....	10.00
Hartford Dairy Co.,.....	25.00
Litchfield Creamery Co.,.....	25.00
Eagles Association, Incorporated,.....	10.00
Vacuum Varnish & Chemical Co.,.....	25.00
Thrasher Time System, Incorporated,.....	150.00
Victor Bernier Corporation,.....	25.00
Wanolasset Co.,.....	25.00
West Haven Board of Trade, Incorporated,.....	10.00
Skull & Scepter Fraternity Ass'n, Incorporated,.....	10.00
Third Baptist Church of Suffield,.....	10.00
Andrews & Peck Co.,.....	25.00
Record & Abstract Co.,.....	25.00
American Slavonic Mercantile Co.,.....	25.00
Hartford Athletic Corporation,.....	25.00
Selbel Coal Co.,.....	25.00
Star Clothing Corporation,.....	25.00
John Pinches Co.,.....	25.00
Eastern Underwear Manufacturing Co.,.....	25.00
Kenworthy Engineering & Construction Co.,.....	25.00
M. J. Ashborn Co., Incorporated,.....	25.00
Scribner Co., Incorporated,.....	25.00
South Cemetery Association of Canton,.....	10.00
Maverick Laundry Co.,.....	25.00
Acme Wire Co.,.....	50.00
Pebbledale Phosphate Co.,.....	75.00
C. H. Broley Co.,.....	25.00
H. O. Caulfield Co.,.....	37.50
Connecticut Realty Corporation,.....	25.00
1st Light Battery & 6th, 7th, & 10th Conn. Vol. Monument Ass'n,.....	10.00
Penobscot Central R. R. Co.,.....	25.00
Beth Alom Ass'n,.....	10.00
Wallace Purchasing Co.,.....	25.00
Fisher's Island Navigation Co.,.....	25.00
Amount forward,.....	\$11,442.00

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward.....	\$11,442.00
Bronson & Platt Co.,.....	25.00
William P. Kirk Co.,.....	25.00
Goodell Lumber Co.,.....	25.00
Yale Literary Magazine, Incorporated,.....	10.00
Sherman McMillan Co.,.....	25.00
Grant Manufacturing & Machine Co.,.....	25.00
Societa Italian Fennerile Mutuo Soccorso Alba,.....	10.00
Huntsinger Business School, Incorporated,.....	25.00
India & Ceylon Import & Export Co.,.....	25.00
Buckingham, Brewer & Platt Co.,.....	25.00
Middletown Coal Co.,.....	25.00
Hartford Turkish Bath Parlors, Incorporated,.....	25.00
Societa Marineria Italiana di Mutuo Soccorso,.....	10.00
Deep River Coal Co.,.....	25.00
Hartford Concrete Block Co.,.....	25.00
Partamal Co.,.....	25.00
United States Finishing Co.,.....	1,800.00
Didzie Lietutos Kunigoiksczo Vytauto,.....	10.00
Berkshire Sand, Lime, & Brick Co.,.....	50.00
Edwin Short Hat Co.,.....	25.00
Little River Manufacturing Co.,.....	25.00
Grozier Pipe Collar Co.,.....	25.00
Conn. Feldspar, Flint & Mica Co.,.....	25.00
Jedenesal Club, Incorporated,.....	10.00
Tyrone Oil & Gas Co.,.....	25.00
Norfolk Granite & Marble Co.,.....	50.00
Wilson Drug Co.,.....	25.00
Waterbury & Auburndale Land Co.,.....	25.00
Middletown Realty Co.,.....	25.00
Societa Luico e Provincia Mutuo Soccorso,.....	10.00
Wicks & Quinn, Incorporated,.....	25.00
North American Hat Co.,.....	600.00
Nichols Underwear Co.,.....	25.00
Davenport & Tracy Co.,.....	65.00
Mattatuck Piano Co.,.....	25.00
Consolidated Construction Co.,.....	50.00
Kellogg-Richmond Co.,.....	500.00
Hockanum Fishing Club, Incorporated,.....	10.00
Brewster Corset Co.,.....	25.00
Amount forward,.....	\$15,252.00

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$15,252.00
Langley Furniture Co.,.....	25.00
Dante-Shakespeare Society,.....	10.00
Fowler Sand Co.,.....	25.00
Melrose Silver Co.,.....	25.00
Reeves Manufacturing Co.,.....	100.00
Hull's Branch Drug Store, No. 1,.....	25.00
Nipnet Canoe Club,.....	10.00
Sachem's Head Yacht Club,.....	25.00
Goodwill Hat Co.,.....	25.00
American-Korean Electric Co.,.....	500.00
Hammonasset Land Co.,.....	50.00
Delohery Hat Co.,.....	25.00
Charles G. Lincoln & Co.,.....	30.00
John H. Taylor Co.,.....	25.00
Huntington Piano Co.,.....	90.00
Westfield Plate Co.,.....	25.00
Bertecker-Rowland Manufacturing Co.,.....	62.50
Honduras Banana Co.,.....	100.00
Tremont Real Estate Co.,.....	25.00
Waterbury Tool Co.,.....	25.00
E. G. Kilduff & Co.,.....	25.00
Millford Inn Club,.....	10.00
Hills & Co.,.....	25.00
Louis Metzger Catering Co.,.....	25.00
Pritchard Stone Co.,.....	25.00
Bridgeport Foundry & Machine Co.,.....	25.00
Meriden Manufacturing Corporation,.....	40.00
Home Trust & Savings Corporation,.....	25.00
Endress Flint & Spar Co.,.....	25.00
Rector Gas Lamp Instrument Co.,.....	25.00
New England Food Co.,.....	50.00
Bridgeport Café Co.,.....	25.00
Sound View Land Co.,.....	25.00
Baird Untield Co.,.....	25.00
Gentlemen's Driving Club of Danbury,.....	10.00
Conn. Hydro-Carbon Co.,.....	25.00
M. Backus Sons, Incorporated,.....	25.00
New England Retail Wine & Liquor Dealers' Distributing Co.,..	150.00
Automobile Club of Hartford,.....	10.00
Amount forward,.....	\$17,074.50

GENERAL REVENUE — CONTINUED.

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,	\$17,074.50
Comstock Clothing Co.,	25.00
Silver Lane Pickle Co.,	25.00
Societa Vittorio Emanuele,	10.00
Liberty Manufacturing Co.,	25.00
Harris Gans Co.,	25.00
Metal Ware Manufacturing Co.,	25.00
Franklin Electric Manufacturing Co.,	25.00
United States Locomotive Equipment Co.,	50.00
Woodbury Creamery Co.,	25.00
Standard Oyster Co.,	150.00
Crescent Meat & Provision Co.,	25.00
Reilly & Beckley Manufacturing Co.,	25.00
F. L. Williams Co.,	25.00
O. H. Jones Co.,	25.00
Eastern Realty Co.,	25.00
W. H. Graham Co.,	25.00
Congregational Sunday-School at Greenfield Hill,	10.00
Tribune Co.,	25.00
Stamp Premium Corporation,	25.00
Mutual Investment Security Co.,	10.00
F. B. Fountain Co.,	25.00
Harvard Club,	10.00
Kill Quick Co.,	25.00
Franco-American Coal & Wood Co.,	25.00
Schwerdtle Stamp Co.,	25.00
Bridgeport Water Heater Co.,	25.00
O'Connor Coal & Supply Co., Incorporated,	25.00
Connecticut Hotel Association, Incorporated,	10.00
North & Pfeiffer Manufacturing Co.,	25.00
Fabric Button Co.,	25.00
Hyperion Theater Co.,	25.00
Interstate Co.,	37.50
Dr. G. B. White Sal-Ve-Na Remedies Co.,	25.00
Sierra Madre Land & Lumber Co.,	3,500.00
Olympia Club,	10.00
Alton Granite & St. Louis Co.,	1,750.00
Hartford Church League of the M. E. Church,	10.00
Curtiss-Way Co., Increase,	25.00
T. & P. Chemical Co.,	25.00
Klerre & Co.,	30.00
Total,	\$23,337.00

GENERAL REVENUE — CONTINUED.

MISCELLANEOUS RECEIPTS.

Bureau of Labor Statistics, receipts of bureau,.....	\$210.00
State Board of Health, unexpended balance returned,.....	432.32
Soldiers' Hospital Board, unexpended balance returned,.....	99.38
City of New Haven, inspection as per instruction Highway Commissioner,	131.25
International Banking Co., taxes as per charter,.....	895.92
Williams & Harriman, costs, Nettleton's appeal from Probate,..	57.00
W. H. King, Att'y-Gen'l, costs Gallup's appeal from probate,..	96.00
W. E. Seeley, Comptroller, deportation alien paupers,.....	54.80
W. E. Seeley, Comptroller, from estate Margaret Dean,.....	142.53
W. E. Seeley, Comptroller, from Lieut.-Gov. Henry Roberts, acc't portrait,.....	85.00
Fish and Game Commission, receipts of commission,.....	5.00
Fort Griswold Tract Commission, sale grass,.....	11.75
Abiram Chamberlain, Governor, from U. S. Government, acc't Spanish War Claims,.....	37,821.50
Borough of Shelton, police protection during trolley riots,....	86.50
Francis Stevenson, Sup't, sale old material,.....	351.14
Thomas F. Egan, Sup't, receipts State Police,.....	7,228.65
C. C. Godfrey, Surgeon Gen'l, unexpended balance returned,....	19.25
George M. Cole, A.-G. & A. P. M. G., unexpended balance re- turned,	165.75
George M. Cole, A.-G. & A. Q. M. G., miscellaneous receipts,....	1,554.24
A. A. Wadsworth, license for Asylum for Insane,.....	50.00
J. J. Wagner, M.D., renewal license for Asylum for Insane,....	25.00
Henry Stearns, M.D., renewal license for Asylum for Insane,....	50.00
Amos J. Given, M.D., renewal license for Asylum for Insane,....	125.00
John L. Bull, M.D., renewal license for Asylum for Insane,....	125.00
F. H. Barrows, M.D., renewal license for Asylum for Insane,....	150.00
John Donahue, renewal license for Asylum for Insane,.....	50.00
H. W. Hitchcock, renewal license for Asylum for Insane,.....	50.00
E. E. Smith, M.D., license for Asylum for Insane,.....	50.00
F. D. Rouland, M.D., renewal license for Asylum for Insane,....	25.00
D. W. McFarland, M.D., renewal license for Asylum for Insane,..	25.00
E. S. Vail, M.D., renewal license for Asylum for Insane,.....	25.00
C. V. Luther, renewal license for Asylum for Insane,.....	25.00
A. P. Atwood, bill incurred at Hospital for Insane,.....	6.28
Total,	\$50,229.26

INVESTMENT TAX.

TABLE SHOWING RECEIPTS SINCE ENACTMENT OF TAX ON NOTES,
BONDS, ETC.

Fiscal Year ending	Rate.	Number of Notes, etc.	Amount of Notes, etc.	Tax.
1890.....	2 mills.	44,501	\$33,654,385.00	\$129,452.06
1891.....	"	30,061	24,792,509.04	80,524.47
1892.....	"	44,635	39,473,988.78	108,433.95
1893.....	"	16,863	12,418,673.91	33,991.48
1894.....	"	25,583	20,507,396.21	56,003.88
1895.....	"	23,719	16,533,543.90	56,861.88
1896.....	"	24,338	21,159,161.85	48,576.77
1897)	"	14,496	14,580,981.57	44,543.84
1897 {	4 mills.	7,974	7,435,807.02	32,194.53
1898.....	"	21,910	20,637,643.59	87,177.19
1899.....	"	23,036	21,597,311.43	92,425.12
1900.....	"	22,923	22,040,831.08	93,399.01
1901.....	"	28,683	28,903,076.12	146,710.02
1902.....	"	32,837	34,429,938.50	147,641.88
1903.....	"	34,290	34,711,073.24	141,742.86
1904.....	"	31,669	34,116,831.51	142,005.83

TAX ON STOCK — RECEIPTS.

NAME OF CORPORATION.	Location.	Amount of tax.
Ansonia National Bank,.....	Ansonia,.....	\$2,842.50
Bridgeport " ".....	Bridgeport,.....	3,219.10
City " ".....	Bridgeport,.....	3,218.00
Connecticut " ".....	Bridgeport,.....	4,007.80
First " ".....	Bridgeport,.....	3,885.00
Pequonnock " ".....	Bridgeport,.....	2,545.28
Bristol " ".....	Bristol,.....	1,463.00
Clinton " ".....	Clinton,.....	732.50
Danbury " ".....	Danbury,.....	1,705.00
City " ".....	Danbury,.....	2,127.79
Windham Co. " ".....	Danielson,.....	515.00
Deep River " ".....	Deep River,.....	1,554.96
Birmingham " ".....	Derby,.....	4,302.00
National Bank of New England,.....	East Haddam,.....	570.00
National Iron Bank,.....	Falls Village,.....	1,000.00
Guilford National Bank,.....	Guilford,.....	250.00
Ætna " ".....	Hartford,.....	9,970.25
American " ".....	Hartford,.....	8,280.00
Charter Oak " ".....	Hartford,.....	4,998.40
Farmers & Mechanics Nat'l Bank,.....	Hartford,.....	5,638.37
First National Bank,.....	Hartford,.....	4,186.41
Hartford " ".....	Hartford,.....	14,627.84
National Exchange Bank,.....	Hartford,.....	5,450.00
Phoenix National " ".....	Hartford,.....	9,400.00
First " ".....	Litchfield,.....	1,000.00
First " ".....	Meriden,.....	3,289.40
Home " ".....	Meriden,.....	4,492.05
Meriden " ".....	Meriden,.....	1,778.70
Central " ".....	Middletown,.....	1,264.00
First " ".....	Middletown,.....	2,000.00
Middletown " ".....	Middletown,.....	4,786.20
Middlesex Co. " ".....	Middletown,.....	1,263.00
Mystic River " ".....	Mystic,.....	1,101.25
Naugatuck " ".....	Naugatuck,.....	1,226.00
Mechanics " ".....	New Britain,.....	1,700.00
New Britain " ".....	New Britain,.....	4,273.05
First " ".....	New Canaan,.....	522.50
First " ".....	New Haven,.....	4,144.04
Merchants " ".....	New Haven,.....	4,025.00
National New Haven Bank,.....	New Haven,.....	8,018.59
National Tradesmen's " ".....	New Haven,.....	4,500.00
New Haven Co. National Bank,.....	New Haven,.....	5,121.16
Second National Bank,.....	New Haven,.....	8,748.45
Amount forward,.....	.....	\$159,725.59

TAX ON STOCK — RECEIPTS — CONTINUED.

NAME OF CORPORATION.	Location.	Amount of tax.
Amount forward,		\$159,725 59
Yale National Bank,	New Haven,	5,439 43
National Bank of Commerce,	New London,	4,200.00
National Whaling Bank,	New London,	2,683 76
New London City National Bank,	New London,	1,385 92
First National Bank,	New Milford,	1,780 50
Central National Bank,	Norwalk,	889.50
Fairfield County National Bank,	Norwalk,	1,444.35
National Bank of Norwalk,	Norwalk,	2,392.30
First National Bank,	Norwich,	1,810 00
Merchants " "	Norwich,	907.00
Thames " "	Norwich,	15,038.00
Uncas " "	Norwich,	846 00
Pawcatuck " "	Pawcatuck,	700.00
First " "	Portland,	960.40
First " "	Putnam,	1,725.00
First " "	Ridgefield,	250 00
First " "	Rockville,	2,100.00
Rockville " "	Rockville,	1,522.92
Valley " "	Seymour,	450 00
Southington " "	Southington,	935 20
City " "	South Norwalk,	1,675.00
First " "	Stafford Springs,	414.75
First " "	Stamford,	8,645.70
Stamford " "	Stamford,	8,030 80
First " "	Stonington,	2,300.00
First " "	Suffield,	1,500.00
Thomaston " "	Thomaston,	500.00
Torrington " "	Torrington,	650.00
Brooks " "	Torrington,	1,125 00
First " "	Wallingford,	1,471.20
Citizens " "	Waterbury,	8,900.00
Fourth " "	Waterbury,	1,266.88
Manufacturers " "	Waterbury,	1,200 00
Waterbury " "	Waterbury,	6,482.00
First " "	Westport,	995 00
Windham " "	Willimantic,	950.00
First " "	Winsted,	1,050 00
Hurlbut " "	Winsted,	2,690.00
Amount forward,		\$242,035.68

TAX ON STOCK — RECEIPTS — CONTINUED.

NAME OF CORPORATION.	Location.	Amount of tax.
Amount forward,		\$242,085.68
Saybrook Bank,	Essex,	447.20
City Bank of Hartford,	Hartford,	3,520.00
State Bank,	Hartford,	3,710.00
United States Bank,	Hartford,	3,850.00
Union Bank,	New London,	3,106.00
Bridgeport Trust Company,	Bridgeport,	35.79
Canton Trust Company,	Collinsville,	221.10
Citizens Trust Company,	New Haven,	50.00
Colonial Trust Company,	Waterbury,	4,630.40
Columbia Trust Company,	Middletown,	500.00
Conn. Trust & Safe Deposit Co.,	Hartford,	6,150.00
Eastern Banking Company,	Hartford,	46.53
Equitable Trust Company,	New London,	150.00
Fidelity Company,	Hartford,	625.00
Greenwich Tr'st Loan & Deposit Co.,	Greenwich,	872.00
Hartford Trust Company,	Hartford,	1,172.00
Hartford Exchange,	Hartford,	60.00
Home Trust Company,	Derby,	317.67
The Jackson Company,	Middletown,	54.00
Meriden Trust & Safe Deposit Co.,	Meriden,	500.00
Middlesex Banking Company,	Middletown,	998.60
New England Mortg. Security Co.,	Brooklyn,	1,000.00
New Britain Trust Company,	New Britain,	25.67
New Haven Banking Company,	New Haven,	30.00
New Haven Trust Company,	New Haven,	1,000.00
Security Company,	Hartford,	2,600.00
Stamford Trust Company,	Stamford,	2,889.59
South Norwalk Trust Company,	South Norwalk,	429.12
Thames Loan & Trust Company,	Norwich,	1,076.00
Thompsonville Trust Company,	Thompsonville,	262.70
Union Trust Company,	New Haven,	1,877.87
Middletown & Portland Bridge Co.,	Middletown,	682.60
Suffield & Thompsonville Bridge Co.,	Thompsonville,	270.00
Ætna Insurance Company,	Hartford,	109,977.08
Ætna Life Insurance Company,	Hartford,	65,908.32
Ætna Indemnity Company,	Hartford,	7,893.20
Connecticut General Life Ins. Co.,	Hartford,	2,400.00
Connecticut Fire Insurance Co.,	Hartford,	18,185.54
Hartford Life Insurance Company,	Hartford,	2,289.47
Amount forward,		\$491,149.18

TAX ON STOCK — RECEIPTS — CONTINUED.

NAME OF CORPORATION.	Location.	Amount of tax.
Amount forward, .....	.....	\$491,149.13
Hartford Steam Boiler Inspection & Insurance Company,	Hartford,.....	16,000.00
Hartford Fire Insurance Company, ..	Hartford,.....	69,825.00
National Fire Insurance Company, ..	Hartford,.....	24,936.98
Norwalk Fire Insurance Company, ..	Norwalk,.....	500.00
Orient Insurance Company,.....	Hartford,.....	9,963.53
Phoenix Insurance Company,.....	Hartford,.....	88,857.60
Security Insurance Company,.....	New Haven,.....	4,500.00
Travelers Insurance Company,.....	Hartford,.....	55,848.66
Total,.....	.....	\$711,580.90

TAX ON STOCKS — PAYMENTS.

WARRANTS FOR LOSS OF DIVIDENDS.

First Ecclesiastical Society, Andover.....	\$5.50
East Avon Ecclesiastical Society, Avon.....	17.00
Christ Church, Bethlehem.....	38.48
First Congregational Society, Bridgeport.....	19.18
Ecclesiastical Society, Black Rock.....	37.28
First Ecclesiastical Society, Bridgewater.....	5.68
St. Paul's Church, Brookfield.....	2.40
Chaplin Ecclesiastical Society, Chaplin.....	7.21
Christ Church, Chatham.....	5.50
Clinton Baptist Church, Clinton.....	17.37
Day School Fund, Colchester.....	8.00
Hale Donation Fund, Coventry.....	33.30
Second Ecclesiastical Society, Coventry.....	39.50
First Ecclesiastical Society, Derby.....	80.30
First Ecclesiastical Society, Durham.....	9.38
First Church of Christ, East Haddam.....	6.50
First Ecclesiastical Society, East Haddam.....	71.01
First Congregational Society, Fairfield.....	3.00
First Ecclesiastical Society, Franklin.....	21.40
First Church of Christ, Glastonbury.....	13.00
First Ecclesiastical Society, Goshen.....	7.00
Goshen Academy, Goshen.....	12.96
First Church, Guilford.....	11.25
First Ecclesiastical Society, Guilford.....	20.00
First Baptist Church, Groton.....	5.00
American School at Hartford for the Deaf.....	313.47
Charitable Society in Hartford.....	113.00
City Missionary Society, Hartford.....	48.73
Directors Missionary Society of Connecticut, Hartford,	222.51
Farmington Ave. Congregational Society, Hartford,	46.73
First Church of Hartford, Hartford.....	46.73
First Ecclesiastical Society, Hartford.....	142.95
Hartford Grammar School.....	40.20
Hartford Hospital.....	439.11
Hartford Orphan Asylum.....	356.92
Hartford Theological Seminary.....	1,361.58
Larrabee Fund, Hartford.....	11.00
Niles Charity Fund, Hartford.....	293.52
Society for the Increase of the Ministry, Hartford,	150.00
Connecticut School Fund.....	1,118.73
Talcott St. Congregational Society, Hartford,....	90.72
Amount forward.....	\$5,293.10

TAX ON STOCKS — PAYMENTS — CONTINUED.

WARRANTS PAID FOR LOSS OF DIVIDENDS.

Amount forward,.....	\$5,293.10
Trinity College Corporation, Hartford,.....	359.56
Trustees of Donations and Bequests for Church Purposes, Hartford,.....	390.67
Watkinson Juvenile Asylum and Farm School, Hartford,	270.00
Widows' Society of Hartford,.....	136.43
Parish of St. Peter's Church, Hebron,.....	23.10
First Ecclesiastical Society, Madison,.....	23.38
Ministerial Fund, Madison,.....	38.24
Washburn Cemetery Fund, Madison,.....	24.15
Church of the Holy Trinity, Middletown,.....	6.00
Trustees St. Luke's Home; Middletown,.....	20.25
Trustees Berkley Divinity School, Middletown,...	91.54
St. Peter's Church, Monroe,.....	35.91
Connecticut Baptist Convention, New Britain,...	28.80
Newington Congregational Ecclesiastical Society, Newington,	31.58
General Hospital Society, New Haven,.....	376.15
Missionary Society of the Diocese of Connecticut, New Haven,.....	35.77
New Haven Orphan Asylum, New Haven,.....	389.63
Parish of Christ Church, New Haven,.....	6.90
Trustees of Home for Destitute and Aged Women, New Haven,.....	17.25
First Ecclesiastical Society, New Milford,.....	40.10
Congregational Society, Northford, North Branford,	4.00
First Ecclesiastical Society, Plainfield,.....	16.48
First Congregational Society, Plymouth,.....	45.74
Parish St. Peter's Church, Plymouth,.....	12.87
Plymouth Library Association, Plymouth,.....	11.96
Day-Kimball Hospital, Putnam,.....	40.00
First Baptist Church, Putnam,.....	5.00
Ecclesiastical Society, Ridgebury, Ridgefield,....	12.80
First Congregational Church, Deep River, Saybrook,	10.00
Congregational Society, Southington,.....	9.00
Union Baptist Church, Mystic, Stonington,.....	10.50
Torrington Library, Torrington,.....	19.45
Congregational Society, Trumbull,.....	5.36
Parish Christ Church, Tashua, Trumbull,.....	3.86
Christ Church Parish, Watertown,.....	.80
Evergreen Cemetery Association, Watertown,....	8.00
First Ecclesiastical Society, Watertown,.....	16.20
Christ Church Parish, Westport,.....	10.00
Greens Farms Consociated Society, Westport,....	62.00
Saugatuck Congregational Society, Westport,....	5.00
Amount forward,.....	\$7,947.53

TAX ON STOCKS — PAYMENTS — CONTINUED.

WARRANTS PAID FOR LOSS OF DIVIDENDS.

Amount forward,.....	\$7,947.53
Staples High School, Westport,.....	88.00
First Ecclesiastical Society, Wethersfield,.....	44.05
First School Society, Wethersfield,.....	10.76
St. Matthew's Society, Wilton,.....	22.50
First Ecclesiastical Society, Wilton,.....	10.00
Wilton Presbyterian Society, Wilton,.....	45.00
Beardsley Library, Winchester,.....	43.78
Gilbert School, Winchester,.....	157.44
First Ecclesiastical Society, Windham,.....	5.00
First Ecclesiastical Society, Woodbury,.....	28.72
East Woodstock Congregational Society, Woodstock,...	8.00
First Congregational Church Society, Woodstock,..	10.00
First Ecclesiastical Society, Woodstock,.....	4.00
Proprietors Woodstock Academy, Woodstock,.....	25.00

\$8,449.78

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Town of Andover,.....	\$571.47
City of Ansonia,.....	3,390.45
Town of Ashford,	507.61
Avon,	927.62
Barkhamsted,	57.05
Berlin,	1,760.50
Bethany,	174.61
Bethel,	17.81
Bethlehem,	146.18
Bloomfield,	368.22
Bolton,	162.10
Bozrah,	77.44
Branford,	1,154.05
City of Bridgeport,	18,246.35
Town of Bridgewater,	599.08
Bristol,	6,862.04
Brookfield,	276.35
Brooklyn,	1,093.57
Burlington,	43.08
Canaan,	1,112.64
Canterbury,	116.89
Canton,	915.27
Chaplin,	231.72
Amounts forward,.....	\$38,812.10

\$8,449.78

TAX ON STOCKS — PAYMENTS — CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward.....	\$38,812.10	\$8,449.78
Town of Chatham,	66.07	
Cheshire,	669.55	
Chester,	607.76	
Clinton,	1,356.63	
Colchester,	340.83	
Colebrook,	71.99	
Columbia,	31.62	
Cornwall,	125.75	
Coventry,	370.40	
Cromwell,	823.42	
Danbury,	2,480.47	
Darien,	391.83	
City of Derby,	2,885.82	
Town of Durham,	222.11	
Eastford,	32.88	
East Granby,.....	310.90	
East Haddam.....	3,720.12	
East Hartford.....	2,352.19	
East Haven,.....	131.00	
East Lyme,.....	156.82	
Easton,	179.67	
East Windsor.....	866.98	
Ellington,	547.36	
Enfield,	3,501.48	
Essex,	1,257.03	
Fairfield,	1,211.27	
Farmington,	4,631.68	
Franklin,	82.53	
Glastonbury,	1,146.27	
Goshen,	1,258.44	
Granby,	352.54	
Greenwich,	983.06	
Griswold,	1,610.44	
Groton,	3,418.56	
Guilford,	878.74	
Haddam,	422.31	
Hamden,	66.28	
Hampton,	53.28	
City of Hartford,	238,152.23	
Town of Hartland,	12.47	
Amounts forward.....	\$316,592.97	\$8,449.78

TAX ON STOCKS — PAYMENTS — CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$316,592.97	\$8,449.78
Town of Harwinton,	13.86	
Hebron,	119.55	
Huntington,	740.36	
Killingly,	532.17	
Killingworth,	2.98	
Lebanon,	617.26	
Ledyard,	269.05	
Lisbon,	224.77	
Litchfield,	2,628.54	
Lyme,	306.08	
Madison,	523.92	
Manchester,	4,677.62	
Mansfield,	116.13	
Marlborough,	26.62	
Meriden,	7,498.60	
Middlebury,	139.86	
Middlefield,	136.28	
Middletown,	10,533.86	
Milford,	875.65	
Monroe,	380.46	
Montville,	312.37	
Morris,	11.90	
Borough of Naugatuck,.....	2,539.75	
Town of New Britain,.....	6,048.28	
New Canaan,.....	711.70	
New Fairfield,.....	99.63	
New Hartford,.....	158.04	
City of New Haven,.....	41,311.25	
Town of Newington,	426.07	
City of New London,.....	9,505.18	
Town of New Milford,.....	2,095.25	
Newtown,	1,169.83	
Norfolk,	1,530.89	
North Branford,.....	121.39	
North Canaan,.....	197.29	
North Haven,.....	330.45	
North Stonington,.....	342.10	
Norwalk,	5,378.70	
Norwich,	10,650.59	
Amounts forward,.....	\$430,797.25	\$8,449.78

TAX ON STOCKS — PAYMENTS — CONTINUED.

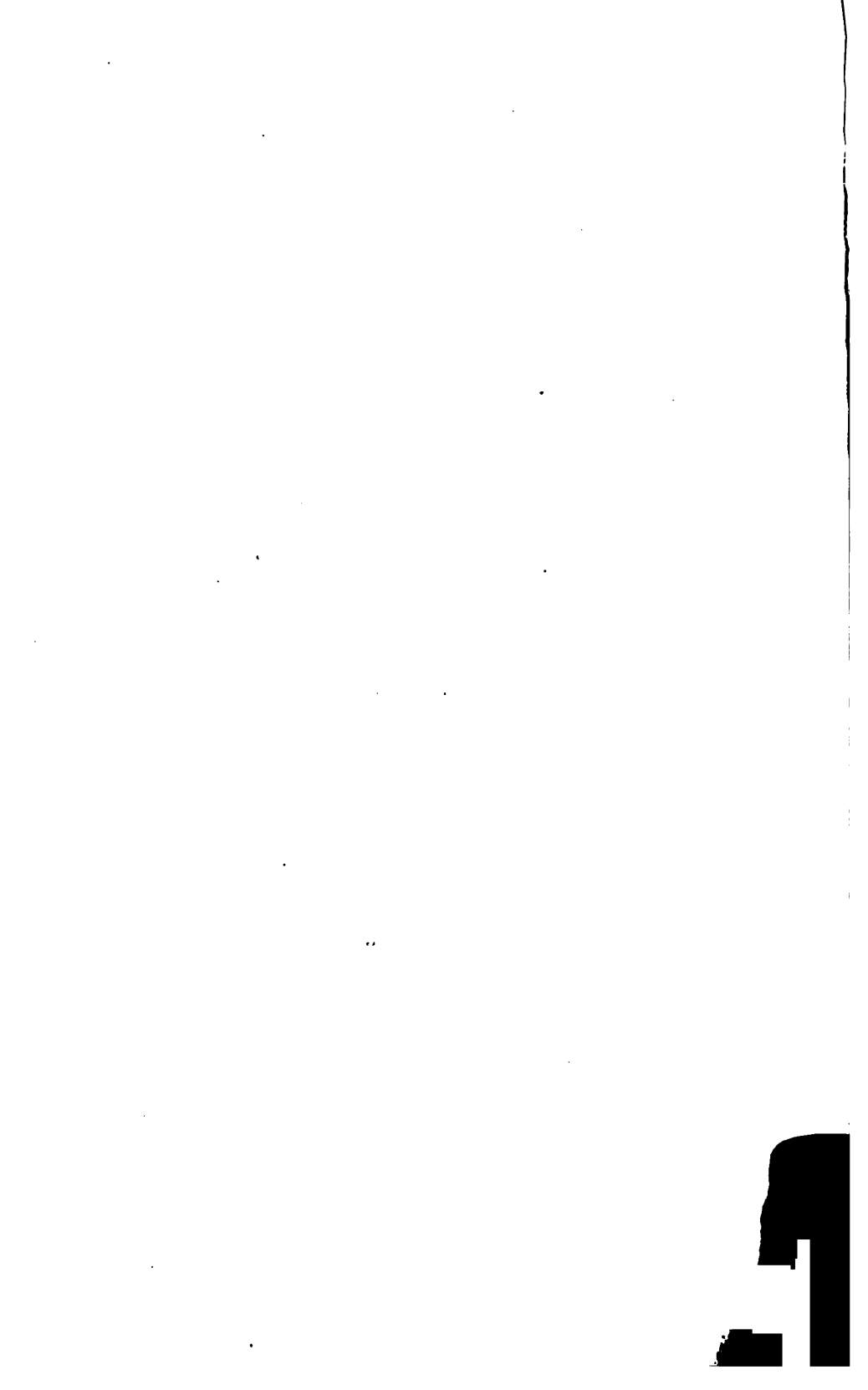
WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$430,797.25	\$8,449.78
Town of Old Lyme,.....	313.79	
Old Saybrook,.....	272.11	
Orange,	444.86	
Oxford,	90.48	
Plainfield,	1,049.93	
Plainville,	133.47	
Plymouth,	726.05	
Pomfret,	225.17	
Portland,	2,030.64	
Preston,	79.16	
Putnam,	1,357.29	
Redding,	136.91	
Ridgefield,	543.95	
Rocky Hill,.....	185.85	
Roxbury,	211.61	
Salem,	37.47	
Salisbury,	816.54	
Saybrook,	1,128.56	
Scotland,	149.26	
Seymour,	865.43	
Sharon,	147.97	
Sherman,	187.14	
Simsbury,	4,570.71	
Somers,	1,435.14	
Southbury,	453.16	
Southington,	2,978.69	
South Windsor,.....	2,724.92	
Sprague,	110.02	
Stafford,	1,641.20	
Stamford,	9,325.34	
Sterling,	.85	
Stonington,	3,522.76	
Stratford,	1,237.77	
Suffield,	14,050.60	
Thomaston,	1,691.18	
Thompson,	377.50	
Tolland,	357.73	
Torrington,	2,392.88	
Trumbull,	893.57	
Union,	3.45	
Amounts forward,.....	\$489,698.36	\$8,449.78

TAX ON STOCKS — PAYMENTS — CONTINUED.

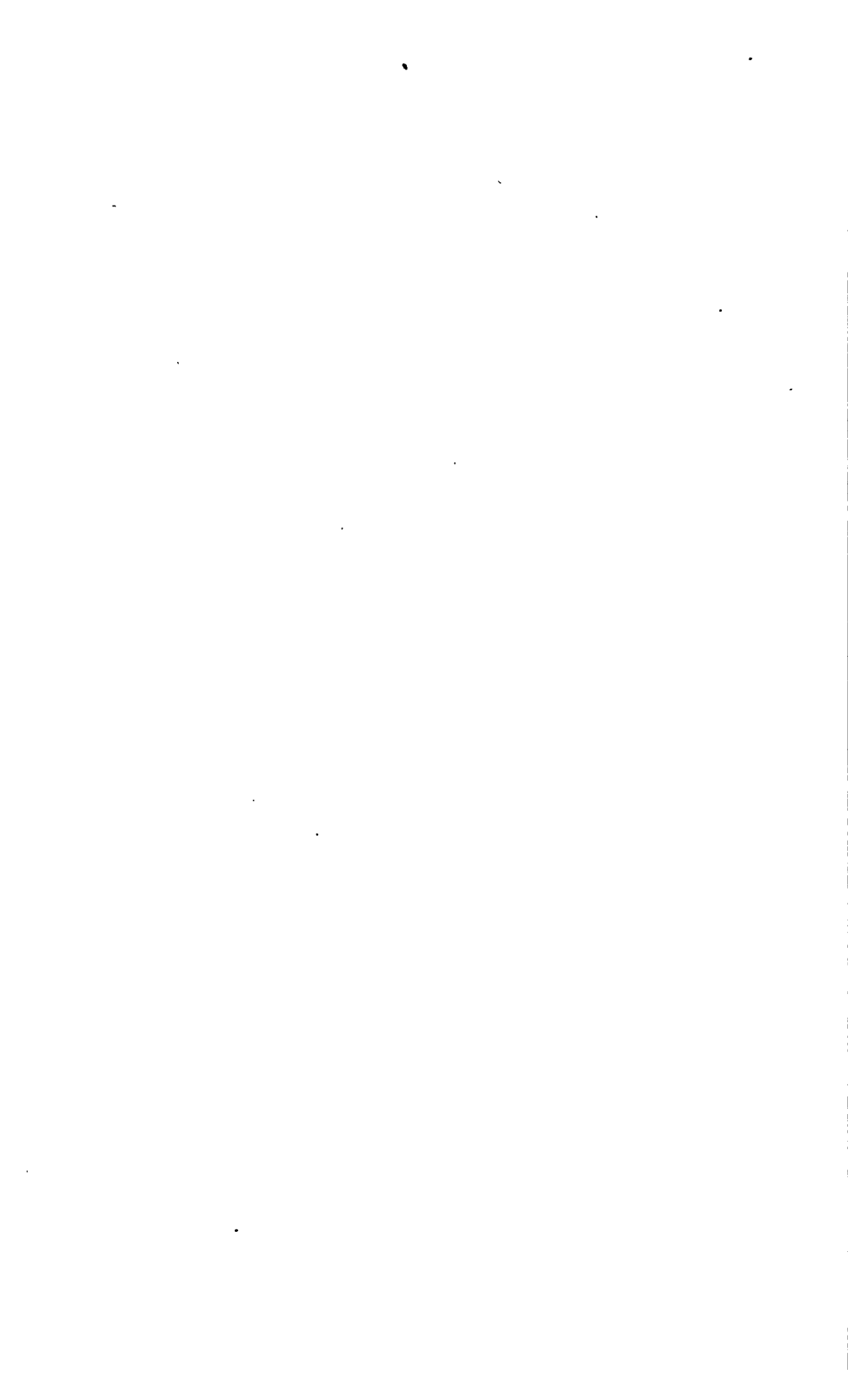
WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$489,698.36	\$8,449.78
Town of Vernon,	17,782.21	
Voluntown,	3.15	
Wallingford,	1,257.96	
Warren,	8.51	
Washington,	54.47	
City of Waterbury,	7,134.18	
Town of Waterford,	219.75	
Watertown,	1,686.81	
Westbrook,	387.59	
West Hartford,.....	23,749.50	
Weston,	65.05	
Westport,	1,708.02	
Wethersfield,	4,100.41	
Willington,	2.74	
Wilton,	551.91	
Winchester,	5,145.59	
Windham,	1,837.54	
Windsor,	2,691.78	
Windsor Locks,.....	3,296.81	
Wolcott,	16.21	
Woodbridge,	167.00	
Woodbury,	891.78	
Woodstock,	388.03	
		562,845.36
Total payments,.....		\$571,295.14



For	1901	1902	1903	1904
Mil.80	\$151,932.40	\$155,278.10	\$151,266.00	\$151,229.00
Mut.89	11,080.50	12,069.01	13,341.65	4,515.33
Mus.74	300,769.37	310,402.98	320,198.77	309,167.24
Rab.48	973,878.34	984,918.37	1,032,173.36	1,083,648.59
Rab.93	180,699.58	238,922.50	252,139.52	250,379.14
Nov.58	175,383.75	141,131.35	118,138.22	140,125.88
Sav.28	441,672.25	445,721.77	430,810.46	448,383.07
Mis.03	2,068.42	49,338.37	466,905.60	50,229.26
Int.77	121,231.52	110,524.21	106,838.22	109,252.86
Avr.59	47,545.20	52,115.10	52,475.73	56,956.37
Nat.81	43,874.81	51,960.38	44,339.62	43,762.50
Exp.01	10,608.94	11,446.98	12,513.44	12,857.20
Tel.62	18,015.02	19,606.45	21,973.65	25,817.14
Ins.86	86,774.19	108,666.16	118,095.56	122,925.15
Sus.15	196,083.97	68,021.96	105,437.01	72,120.89
Inh.17	222,320.48	335,734.96	249,729.54	265,780.92
Inv.01	146,710.02	147,641.88	141,742.36	142,005.33
Int.11	25,507.58	31,611.70	32,921.98	29,733.32
Tot.83	\$3,156,156.34	\$3,275,112.23	\$3,671,040.69	\$3,318,889.19
Tot.13	\$3,777,109.81	\$3,113,687.57	\$3,614,364.15	\$3,209,748.12
Fut.29	\$1,720,826.76	\$1,091,402.10	\$448,725.56	\$214,584.49

State Bonds redeemed and cancelled.



STATEMENT OF ACCOUNTS.

STATEMENT OF ACCOUNTS.

Dr.		CIVIL LIST.	
To Payments:			
	Civil List Orders,.....	\$3,047,742.86	
	Interest on State Bonds,.....	33,492.50	
	State Bonds purchased,.....	125,000.00	
	Premium on State Bonds purchased,.....	1,375.00	
	Interest on Funds in Treasury as follows:		
	Agricultural College Fund,.....	\$87.18	
	Principal School Fund,.....	514.08	
	Interest School Fund,.....	1,536.50	
			2,137.76
	To Balance October 1, 1904,.....		737,515.51

\$3,947,263.63

STATEMENT OF ACCOUNTS.

CIVIL LIST.		CR.
By Receipts:		
Balance in Treasury October 1, 1903,.....		\$628,374.44
Interest of School Fund transferred,.....	\$109,252.86	
Avails of Courts,.....	56,956.37	
Commissioners of Pharmacy,.....	4,199.00	
Commissioners of Shell-Fisheries,.....	8,679.72	
Comptroller (Statutes sold),.....	1,147.80	
Corporate Franchise Tax,.....	1,751.00	
Corporation Capital Fee,.....	23,337.00	
Express Companies, Tax on,.....	12,857.20	
Fees from Executive Secretary,.....	355.00	
Fees from Secretary's Office,.....	10,273.35	
Inheritance Tax,.....	265,780.92	
Insurance Commissioner, Receipts of,....	122,925.15	
Interest Account,.....	29,733.32	
Investments, Tax on,.....	142,005.33	
Itinerant Venders' License Fees,.....	300.00	
Military Commutation Tax,.....	151,229.00	
Miscellaneous Receipts,.....	50,229.26	
Mutual Fire Insurance Companies, Tax on,	4,515.33	
Mutual Life Insurance Companies, Tax on,	309,167.24	
National Aid to State Homes, D.V.S.,....	43,762.50	
Nonresident Stock Tax,.....	140,125.88	
Railroads, Steam, Tax on,.....	1,083,648.59	
Railroads, Street, Tax on,.....	250,379.14	
Rolling Stock Companies, Tax on,.....	116.59	
Salaries of the Bank Commissioners,....	6,386.87	
Salary of the Building and Loan Commis- sioner,	2,097.62	
Salary of Inspector-General of Gas and Gas Meters,.....	500.33	
Salaries of the Railroad Commissioners,..	12,859.66	
Savings Banks, Tax on,.....	448,383.07	
State Librarian (Atlases sold),.....	116.95	
Telegraph and Telephone Companies, Tax on,	25,817.14	
		<u>3,318,889.19</u>
		<u>\$3,947,263.63</u>

STATEMENT OF TRUST FUNDS.

DR. AGRICULTURAL COLLEGE FUND — INTEREST.

To paid Storrs Agricultural College,.....	\$6,100.00
To Balance September 30, 1904,.....	1,099.96
	\$7,199.96

DR. AGRICULTURAL COLLEGE FUND — PRINCIPAL.

To Principal loaned to September 30, 1904,.....	\$5,800.00
To Balance September 30, 1904,.....	1,150.00
	\$6,950.00

DR. AGRICULTURAL AND MECHANICAL COLLEGE FUND.

To Amount paid Storrs Agricultural College,...	\$25,000.00

DR. ESTATE OF CHARTER OAK LIFE INSURANCE CO.

To Balance September 30, 1904,.....	\$3,840.94

DR. ESTATE OF CONTINENTAL LIFE INSURANCE CO.

To Amount paid during year,.....	\$107.43
To Balance September 30, 1904,.....	3,540.12
	\$3,647.55

DR. DANBURY AND STATE LINE RAILROAD CO.

To Balance September 30, 1904,.....	\$85.00

DR. EAST GRANBY & SUFFIELD RAILROAD CO.

To Balance September 30, 1904,.....	\$55.00

DR. HARTFORD & CONNECTICUT WESTERN RAILROAD CO.

To Balance September 30, 1904,.....	\$11.00

STATEMENT OF TRUST FUNDS.

CONNECTICUT AGRICULTURAL COLLEGE FUND — INTEREST.		Cr.
By Balance October 1, 1903,.....	\$1,492.71	
By Interest received during year,.....	5,707.25	
	<u>\$7,199.96</u>	
By Balance October 1, 1904,.....		\$1,099.96
AGRICULTURAL COLLEGE FUND — PRINCIPAL.		Cr.
By Balance October 1, 1903,.....	\$4,100.00	
By Principal received during year,.....	2,850.00	
	<u>\$6,950.00</u>	
By Balance October 1, 1904,.....		\$1,150.00
AGRICULTURAL AND MECHANICAL COLLEGE FUND.		Cr.
By Amount received from U. S. Government,...	\$25,000.00	
ESTATE OF CHARTER OAK LIFE INSURANCE CO.		Cr.
By Balance October 1, 1903,.....	\$3,840.94	
By Balance October 1, 1904,.....		\$3,840.94
ESTATE OF CONTINENTAL LIFE INSURANCE CO.		Cr.
By Balance October 1, 1903,.....	\$3,647.55	
By Balance October 1, 1904,.....		\$3,540.12
DANBURY AND STATE LINE RAILROAD CO.		Cr.
By Balance October 1, 1903,.....	\$85.00	
By Balance October 1, 1904,.....		\$85.00
EAST GRANBY & SUFFIELD RAILROAD CO.		Cr.
By Balance October 1, 1903,.....	\$55.00	
By Balance October 1, 1904,.....		\$55.00
HARTFORD & CONNECTICUT WESTERN RAILROAD CO.		Cr.
By Balance October 1, 1903,.....	\$11.00	
By Balance October 1, 1904,.....		\$11.00

STATEMENT OF TRUST FUNDS.

DR. ITINERANT VENDERS' SPECIAL DEPOSIT.

To Amount paid during year,.....	\$3,500.00
To Balance September 30, 1904,.....	500.00
	\$4,000.00

DR. JAMES ROOT PRISON FUND — SURPLUS PRINCIPAL.

To Balance September 30, 1904,.....	\$8,549.90
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DR. MOODUS & EAST HAMPTON RAILROAD CO.

To Balance September 30, 1904,.....	\$123.00
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DR. NAUGATUCK RAILROAD CO.

To Amount paid during year,.....	\$34,500.00
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DR. NORWICH & WORCESTER RAILROAD CO.

To Balance September 30, 1903,.....	\$180.00
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DR. ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.

To Balance September 30, 1903,.....	\$472.95
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DR. SCHOOL FUND — INTEREST.

To Interest transferred to Civil List March 1, 1904,.....	\$109,252.86
To Balance September 30, 1904,.....	72,282.23
	\$181,535.09

DR. SCHOOL FUND — PRINCIPAL.

To Commissioner's Orders paid from Principal,	\$171,270.00
To Balance September 30, 1904,.....	25,357.44
	\$196,627.44

STATEMENT OF TRUST FUNDS.

ITINERANT VENDERS' SPECIAL DEPOSIT.		CR.
By Balance October 1, 1903,.....	\$2,500.00	
By Amount received during year,.....	1,500.00	
	<u>\$4,000.00</u>	
By Balance October 1, 1904,.....		\$500.00
JAMES ROOT PRISON FUND — SURPLUS PRINCIPAL.		CR.
By Balance October 1, 1903,.....	\$8,549.90	
By Balance October 1, 1904,.....		\$8,549.90
MOODUS & EAST HAMPTON RAILROAD Co.		CR.
By Balance October 1, 1903,.....	\$123.00	
By Balance October 1, 1904,.....		\$123.00
NAUGATUCK RAILROAD Co.		CR.
By amount received during year,.....	\$34,500.00	
NORWICH & WORCESTER RAILROAD Co.		CR.
By Balance October 1, 1902,.....	\$180.00	
By Balance October 1, 1903,.....		\$180.00
ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.		CR.
By Balance October 1, 1903,.....	\$472.95	
By Balance October 1, 1904,.....		\$472.95
SCHOOL FUND — INTEREST.		CR.
By Balance October 1, 1903,.....	\$73,362.53	
By collection of Interest,.....	108,172.56	
	<u>\$181,535.09</u>	
By Balance October 1, 1904,.....		\$72,282.23
SCHOOL FUND — PRINCIPAL.		CR.
By Balance October 1, 1903,.....	\$4,906.54	
By collection of Principal,.....	191,720.90	
	<u>\$196,627.44</u>	
By Balance October 1, 1904,.....		\$25,357.44

STATEMENT OF TRUST FUNDS.

DR.	STATE LIBRARIAN.	
To Balance September 30, 1903,.....	\$1,098.97	

DR.	TAX ON STOCK.	
To Warrants paid to Towns,.....	\$562,845.36	
To Warrants paid for Loss of Dividends,.....	8,449.78	
To Amount transferred to Civil List, Non-resi-		
dent Stock,.....	140,125.88	
To Balance September 30, 1904,.....	159.88	
	<u>\$711,580.90</u>	

DR.	ESTATE OF TOWNSEND SAVINGS BANK.	
To Balance September 30, 1904,.....	5,462.79	

DR.	UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.	
To Balance September 30, 1904,.....	\$39.50	

DR.	WINDSOR LOCKS RAILROAD Co.	
To Balance September 30, 1904,.....	\$44.00	

STATEMENT OF TRUST FUNDS.

STATE LIBRARIAN.		CR.
By Balance October 1, 1903,.....	\$1,098.97	
By Balance October 1, 1904,.....		\$1,098.97
TAX ON STOCK.		CR.
By Amount received from various Corporations,	\$711,580.90	
By Balance October 1, 1904,.....		\$159.88
ESTATE OF TOWNSEND SAVINGS BANK.		CR.
By Balance October 1, 1903,.....	\$5,462.79	
By Balance October 1, 1904,.....		\$5,462.79
UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.		CR.
By Balance October 1, 1903,.....	\$39.50	
By Balance October 1, 1904,.....		\$39.50
WINDSOR LOCKS RAILROAD Co.		CR.
By Balance October 1, 1903,.....	\$44.00	
By Balance October 1, 1904,.....		\$44.00

STATEMENT OF ACCOUNTS.

DR.	BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.
Cash,	\$861,568.19

\$861,568.19

STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.		CR.
Civil List,.....	\$737,515.51	
Agricultural College Fund, Interest,.....	1,099.96	
Agricultural College Fund, Principal,.....	1,150.00	
Charter Oak Life Insurance Co., Estate of,.....	3,840.94	
Continental Life Insurance Co., Estate of,.....	3,540.12	
Danbury & State Line Railroad Co.,.....	85.00	
East Granby & Suffield Railroad Co.,.....	55.00	
Hartford & Connecticut Western Railroad Co.,...	11.00	
Itinerant Venders' Special Deposit,.....	500.00	
James Root Prison Fund, Surplus Principal,...	8,549.90	
Moodus & East Hampton Railroad Co.,.....	123.00	
Norwich & Worcester Railroad Co.,.....	180.00	
People's Savings Bank of Middletown, Estate of,	472.95	
School Fund, Interest,.....	72,282.23	
School Fund, Principal,.....	25,357.44	
State Librarian,.....	1,098.97	
Tax on Stock,.....	159.88	
Town-end Savings Bank, Estate of,.....	5,462.79	
Unclaimed Deposits from County Treasurers,...	39.50	
Windsor Locks Railroad Co.,.....	44.00	
		\$861,568.19

GENERAL BALANCES.

DR. HENRY H. GALLUP, TREASURER.
To Receipts, including Balances, October 1, 1904:

Civil List,.....	\$3,947,263.63
Agricultural College Fund, Interest,.....	7,199.96
Agricultural College Fund, Principal,.....	6,950.00
Agricultural and Mechanical College Fund,.....	25,000.00
Charter Oak Life Insurance Co., Estate of,.....	3,840.94
Continental Life Insurance Co., Estate of,.....	3,647.55
Danbury & State Line Railroad Co.,.....	85.00
East Granby & Suffield Railroad Co.,.....	55.00
Hartford & Connecticut Western Railroad Co.,.....	11.00
Itinerant Venders' Special Deposit,.....	4,000.00
James Root Prison Fund, Surplus Principal,.....	8,549.90
Moodus & East Hampton Railroad Co.,.....	123.00
Naugatuck Railroad Co.,.....	34,500.00
Norwich & Worcester Railroad Co.,.....	180.00
People's Savings Bank of Middletown, Estate of,.....	472.95
School Fund, Interest,.....	181,535.09
School Fund, Principal,.....	196,627.44
State Librarian,.....	1,098.97
Tax on Stock,.....	711,580.90
Townsend Savings Bank, Estate of,.....	5,462.79
Unclaimed Deposits from County Treasurers,.....	39.50
Windsor Locks Railroad Co.,.....	44.00
	\$5,138,267.62

GENERAL BALANCES.

IN ACCOUNT WITH THE STATE OF CONNECTICUT.		CR.
By Payments:		
Civil List.....	\$3,047,742.86	
Agricultural College Fund, Interest.....	6,100.00	
Agricultural College Fund, Principal.....	5,800.00	
Agricultural and Mechanical College Fund.....	25,000.00	
Continental Life Insurance Co., Estate of.....	107.43	
Itinerant Venders' Special Deposit.....	3,500.00	
Naugatuck R. R. Co.....	34,500.00	
School Fund, Interest.....	109,252.86	
School Fund, Principal.....	171,270.00	
Tax on Stock.....	711,421.02	
State Bonds purchased.....	125,000.00	
Premium on State Bonds purchased.....	1,375.00	
Interest on State Bonds.....	33,492.50	
Interest on Agricultural College Fund in Treasury.....	87.18	
Interest on Principal of School Fund in Treasury.....	514.08	
Interest on Interest of School Fund in Treasury.....	1,536.50	
Balance to Cash, October 1, 1904.....	861,568.19	

 \$5,138,267.62

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER,

HARTFORD, Dec. 15, 1904.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1904, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1904, was eight hundred sixty-one thousand five hundred sixty-eight dollars and nineteen cents (\$861,568.19).

JAMES P. BREE, }
LESTER D. PHELPS, } *Auditors of*
 Public Accounts.

WM. E. SEELEY, *Comptroller.*

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,

HARTFORD, Dec. 15, 1904.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

CARNOT O. SPENCER,
Commissioner of the School Fund.

REPORT
OF
THE TREASURER
REGARDING APPROPRIATIONS
FOR THE
TWO YEARS ENDING SEPTEMBER 30, 1908

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER,

HARTFORD, Dec. 15, 1904.

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JAMES P. BREE, }
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 Public Accounts.

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Commissioner of the School Fund.

REPORT
OF
THE TREASURER
REGARDING APPROPRIATIONS
FOR THE
TWO YEARS ENDING SEPTEMBER 30, 1908

* Brought from accounts for 1903-1904.

* Brought from accounts for 1903-1904.

Appropriated for

Amount
Appropriated
General
Assembly
1901.

Amounts forward,	\$ 278,121.63
Court of Common Pleas — New London County, salary Judge, civil side,	5,000.00
“ “ “ “ “ criminal side,	1,000.00
“ “ “ “ “ civil side,	8,000.00
“ “ “ “ “ criminal side,	4,000.00
“ “ “ “ “ Expense of Judges,	6,000.00
“ “ “ “ “	2,000.00
District Court at Waterbury—salary of Judge,	6,000.00
Reporter of Supreme Court—salary,	6,000.00
“ “ “ “ “ expense,	1,000.00
“ “ “ “ “ clerical assistance,	*2,000.67
State Referee — salary,	4,000.00
“ “ “ “ “ expense,	1,000.00
Clerks of Superior Court — salaries,	83,200.00
Salary State's Attorney, Hartford County,	5,000.00
“ “ “ “ “ New Haven County,	5,500.00
“ Asst. State's “ “ “ “ at Waterbury,	500.00
“ “ “ “ “ “ “ “ at Waterbury,	1,200.00
“ State's Attorney, New London “ “ “ “	4,000.00
“ “ “ “ “ Fairfield “ “ “ “	5,500.00
“ Asst. State's “ “ “ “ “ “ “ “	500.00
“ State's Attorney, Windham County,	3,000.00
“ “ “ “ “ Litchfield “ “ “ “	3,200.00
“ “ “ “ “ Middlesex “ “ “ “	2,800.00
“ “ “ “ “ Tolland “ “ “ “	2,000.00
Expenses of State's Attorneys,	2,000.00
Salary Prosecuting Attorney, Court of Common Pleas, New Haven County,	4,000.00
“ “ “ “ “ “ “ “ New London County,	2,400.00
“ “ “ “ “ “ “ “ Fairfield County,	3,000.00
“ “ “ “ “ District Court of Waterbury,	3,000.00
Expenses Prosecuting Attorneys,	800.00
Salaries of Sheriffs,	16,000.00
Superior Court, Hartford Co., Sheriff's attendance, etc.,	23,000.00
“ “ “ “ “ jury debenture,	4,500.00
“ “ “ “ “ bills of costs,	25,000.00
“ “ “ “ “ New Haven Co., Sheriff's attendance, etc.,	45,000.00
“ “ “ “ “ jury debenture,	13,000.00
“ “ “ “ “ bills of costs,	40,000.00
“ “ “ “ “ at Waterbury, Sheriff's attendance,	7,500.00
“ “ “ “ “ jury debenture,	3,000.00
“ “ “ “ “ bills of costs,	7,000.00
“ “ “ “ “ New London Co., Sheriff's attendance,	13,000.00
“ “ “ “ “ jury debenture,	5,000.00
“ “ “ “ “ bills of costs,	12,000.00
“ “ “ “ “ Fairfield Co., Sheriff's attendance,	35,000.00
“ “ “ “ “ jury debenture,	8,000.00
“ “ “ “ “ bills of costs,	40,000.00
“ “ “ “ “ Windham Co., Sheriff's attendance,	6,500.00
“ “ “ “ “ jury debenture,	2,500.00
“ “ “ “ “ bills of costs,	7,000.00

Amounts forward, \$ 768,722.30

*Brought forward from accounts for 1903 and 1904.

Deficit Appropria- tion General Assembly 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion General Assembly 1903.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1904.	Amount Carried to Account for 1904 and 1905.
	7,409.61	8,855.92	3,855.92		285,581.24	282,978.56	2,557.68	
					5,000.00	5,000.00		
					1,000.00	1,000.00		
					8,000.00	8,000.00		
					4,000.00	4,000.00		
					6,000.00	6,000.00		
					2,000.00	1,827.51		
					6,000.00	6,000.00	672.49	
					6,000.00	6,000.00		
					1,000.00	1,000.00		
	32.68				2,033.30	2,033.30		
	1,900.00				5,900.00	5,827.77	72.23	
	475.00				1,475.00	1,456.94	18.06	
	200.00				88,400.00	88,399.99	.01	
1,875.00					6,875.00	6,875.00		
2,500.00					8,000.00	8,000.00		
					500.00		500.00	
1,200.00					2,400.00	2,400.00		
	124.98				4,124.98	4,124.98		
1,562.50					7,062.50	7,062.50		
					500.00		500.00	
950.00					3,250.00	3,117.66	182.84	
250.00					3,450.00	3,450.00		
600.00					3,400.00	3,400.00		
500.00					2,500.00	2,500.00		
	158.80				2,158.80	2,158.80		
					4,000.00	4,000.00		
					2,400.00	2,400.00		
					3,000.00	3,000.00		
					3,000.00	3,000.00		
					800.00	785.85	14.15	
					16,000.00	15,999.92	.08	
		5,000.00			28,000.00	26,290.87	1,709.13	
		972.28			5,472.28	5,472.28		
			5,972.28		19,027.72	17,669.07	1,358.65	
					45,000.00	44,172.88	827.12	
					18,000.00	11,240.92	1,759.08	
					40,000.00	26,806.52	18,693.48	
	1,750.00				9,250.00	9,179.26	70.74	
	668.80				3,668.80	3,668.80		
	900.00				7,900.00	7,879.29	20.71	
	8,377.81	810.06			22,187.87	22,187.87		
	2,593.28		810.06		6,783.22	6,781.22	2.00	
	3,758.89				15,758.89	15,758.89		
	96.32		2,689.00		32,407.32	32,407.32		
	83.68	380.12			8,363.80	8,330.12	33.68	
		2,858.88			42,358.88	42,358.88		
	5,067.19				11,567.19	11,567.19		
	953.26				3,453.26	3,453.26		
	1,843.82				8,843.82	8,843.82		
8,787.50	36,342.52	12,827.26	12,827.26		813,802.82	789,860.64	23,941.68	

Appropriated for

Amount
Appropriated
General
Assembly
1901.

Amounts forward,		\$	768,722 30
Superior Court, Litchfield County,	Sheriff's attendance,		10,000.00
" " "	balance jury debenture,		8,000.00
" " "	bills costs,		10,000.00
" Middlesex County,	Sheriff's attendance,		8,000.00
" " "	balance jury debenture,		4,000.00
" " "	bills costs,		10,000.00
" Tolland County,	Sheriff's attendance,		5,500.00
" " "	balance jury debenture,		2,000.00
" " "	bills costs,		4,000.00
Court Common Pleas, Hartford County,	Sheriff's attendance,		10,000.00
" " "	balance jury debenture,		3,000.00
" " New Haven "	Civil side, Sheriff's attendance, etc.,		8,000.00
" " " "	balance jury debenture,		4,500.00
" " " "	Criminal side, Sheriff's attendance, etc.,		6,000.00
" " " "	balance jury debenture,		4,000.00
" " " "	bills costs,		10,000.00
District Court of Waterbury,	Sheriff's attendance, etc.,		3,500.00
" " "	balance jury debenture,		4,000.00
" " "	bills costs,		4,500.00
Court Common Pleas, New London County,	Civil side, Sheriff's attendance, etc.,		2,500.00
" " " "	balance jury debenture,		1,000.00
" " " "	Criminal side, Sheriff's attendance,		2,000.00
" " " "	balance jury debenture,		3,000.00
" " " "	bills costs,		5,000.00
" " Fairfield County,	Civil side, Sheriff's attendance, etc.,		7,000.00
" " " "	Civil side, balance jury debenture,		3,500.00
" " " "	Criminal side, Sheriff's attendance, etc.,		3,500.00
" " " "	balance jury debenture,		2,500.00
" " " "	bills costs,		15,000.00
" " Litchfield "	Sheriff's attendance,		2,500.00
" " " "	balance jury debenture,		1,000.00
Governor's Guard,			20,398.00
" " new uniforms and leggings,			5,000.00
Adjutant-General's Office, salary Adjutant-General,			2,400.00
" " Assistant Adjutant-General,			3,600.00
" " three clerks,			8,400.00
" " expenses and extra clerical services,			6,750.00
" " contingent expenses,			2,000.00
" " renovating vault,			1,500.00
Military enrollment—expense of,			9,500.00
Norwich Armory,			*30,000.00
Quartermaster-General — salaries,			6,000.00
" " care public property,			17,000.00
" " uniform compensation,			9,000.00
" " officers' "			5,800.00
" " care arms,			2,000.00
" " freight and express charges,			1,300.00
" " rifle ranges,			2,500.00
" " Connecticut National Guard,			20,000.00
" " care State Armories,			32,000.00

Amounts forward, \$1,115,870.30

* Brought from accounts for 1903-1904.

Deficit Appropria- tion General Assembly 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1903.	Total Amount Appropri- ated.	Amount paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
8,737.50	36,842.52	12,827.26	12,827.26	.....	813,802.32	789,860.69	23,941.63	.....
.....	503.21	814.15	2,000.00	.....	8,817.36	8,817.36	.....	.....
.....	77.74	.....	.....	.....	3,077.74	3,077.74	.....	.....
.....	980.59	2,000.00	814.15	.....	12,666.44	12,666.44	.....	.....
.....	.....	.....	.....	.....	8,000.00	7,491.60	508.40	.....
.....	.....	.....	.....	.....	4,000.00	2,367.88	1,632.12	.....
.....	.....	.....	.....	.....	10,000.00	8,917.56	6,082.44	.....
.....	.....	.....	.....	.....	5,500.00	3,031.65	2,468.35	.....
.....	.....	.....	.....	.....	2,000.00	978.10	1,021.90	.....
.....	.....	.....	.....	.....	4,000.00	1,071.66	2,928.34	.....
.....	655.62	344.78	.....	.....	11,000.38	11,000.38	.....	.....
1,300.00	23.51	.....	844.76	.....	3,978.75	3,978.58	.17	.....
.....	521.50	1,265.90	.....	.....	9,787.40	9,787.40	.....	.....
.....	732.96	.....	1,000.00	.....	4,232.96	4,232.96	.....	.....
.....	.....	.....	265.90	.....	5,734.10	3,271.61	2,462.49	.....
.....	.....	1,500.00	.....	.....	5,500.00	4,890.25	609.75	.....
.....	.....	.....	1,500.00	.....	8,500.00	6,797.93	1,702.07	.....
.....	2,600.84	2,458.85	.....	.....	8,559.69	8,136.64	423.05	.....
.....	.....	.....	1,000.00	.....	3,000.00	2,708.75	291.25	.....
.....	.....	.....	1,458.85	.....	3,041.15	2,985.63	55.52	.....
.....	.....	.....	.....	.....	2,500.00	2,060.88	439.12	.....
.....	.....	.....	.....	.....	1,000.00	520.85	479.65	.....
.....	.....	.....	.....	.....	2,000.00	1,307.33	692.67	.....
.....	.....	.....	.....	.....	3,000.00	1,047.01	1,912.99	.....
.....	.....	.....	.....	.....	5,000.00	4,796.03	203.97	.....
.....	.....	67.62	.....	.....	7,067.62	7,067.62	.....	.....
.....	.....	.....	67.62	.....	3,432.38	2,270.20	1,162.18	.....
.....	.....	.....	205.37	.....	3,294.63	3,155.49	139.14	.....
.....	.....	.....	.....	.....	2,500.00	2,006.23	493.77	.....
.....	.....	205.37	.....	.....	15,205.37	15,205.37	.....	.....
.....	460.69	178.78	.....	.....	3,139.47	3,139.47	.....	.....
.....	.....	.....	178.78	.....	821.22	821.22	.....	.....
.....	.....	.....	.....	.....	20,398.00	12,637.60	7,760.40	.....
.....	.....	.....	.....	.....	5,000.00	4,939.50	60.50	.....
.....	.....	1,320.00	.....	.....	3,720.00	3,720.00	.....	.....
.....	.....	.....	.....	.....	3,600.00	3,600.00	.....	.....
.....	.....	.....	.....	.....	8,400.00	8,400.00	.....	.....
.....	.....	.....	.....	.....	6,750.00	6,750.00	.....	.....
.....	.....	.....	700.00	.....	1,300.00	500.00	800.00	.....
.....	.....	.....	.....	.....	1,500.00	1,100.00	400.00	.....
.....	.....	700.00	.....	.....	10,200.00	10,200.00	.....	.....
.....	4,000.00	.....	.....	.....	34,000.00	34,000.00	.....	.....
.....	.....	.....	481.67	.....	5,568.88	5,123.33	445.00	.....
.....	.....	.....	3,500.00	.....	13,500.00	13,500.00	.....	.....
.....	2,075.00	.....	.....	.....	11,075.00	11,075.00	.....	.....
.....	.....	.....	775.00	.....	4,525.00	4,525.00	.....	.....
.....	.....	.....	.....	.....	2,000.00	2,000.00	.....	.....
.....	.....	.....	.....	.....	1,300.00	1,300.00	.....	.....
.....	.....	.....	.....	.....	2,500.00	2,500.00	.....	.....
.....	.....	.....	1,000.00	.....	19,000.00	19,000.00	.....	.....
.....	.....	1,000.00	.....	.....	33,000.00	32,500.00	500.00	.....
10,037.50	48,974.18	24,182.69	27,569.86	.....	1,171,495.31	1,111,878.44	59,616.87	.....

Appropriated for		Appropriated by General Assembly 1901.
Amounts forward,		\$1,115,870.80
Quartermaster-General—armory rents,		19,000.00
" " ammunition,		4,000.00
" " transportation,		13,000.00
" " uniform repairs,		1,500.00
" " arsenal repairs,		1,000.00
" " office expenses,		1,000.00
" " contingent expenses,		500.00
" " new uniforms,		8,000.00
" " Niantic camp grounds,		5,000.00
" " naval militia,		6,000.00
Conn. Nat'l Guard, transportation and subsistence at Waterbury,		1,000.00
Surgeon-General—salary,		100.00
" " office expenses,		600.00
" " stores,		1,200.00
Commissary-General—salary,		100.00
" " office expenses,		16,000.00
" " subsistence encampment 1902-3,		1,200.00
Paymaster-General—salary,		100.00
" " office expenses,		76,287.18
" " pay C. N. G., and staff, 1902 and 1903,		12,039.64
" " May parade, 1902 and 1903,		938,000.00
Common Schools,		24,000.00
High " "		5,000.00
Evening " "		120,000.00
Normal " "		25,000.00
Normal School Building, New Britain,		
" " " " completing and grading,		
" " " " changes and repairs,		
" " " " New Haven,		
" " " " Willimantic,		*18,000.00
" " " " completing building,		
" " " " changes and repairs,		
State Board of Education, salary of the Secretary,		7,000.00
" " " " expense of the Secretary,		1,200.00
" " " " office expenses,		10,000.00
" " " " salaries of clerks,		6,000.00
" " " " special agents' salaries and expenses,		15,000.00
" " " " agents' salary,		3,000.00
" " " " expenses,		1,500.00
" " " " expense of board,		500.00
" " " " " library committee,		1,500.00
" " " " teachers' meetings,		6,000.00
" " " " school libraries,		15,000.00
" " " " public " "		12,000.00
Insurance Commissioner—salary,		7,000.00
" " " " of actuary,		6,000.00
" " " " of assistant actuary,		3,600.00
" " " " of chief clerk,		3,600.00
" " " " of first assistant clerk,		3,000.00
" " " " of second " "		2,800.00
Amounts forward,		\$2,513,197.12

* Amount brought forward from account for 1903 and 1904.

Deficit Appropria- tion by General Assembly 1903.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1903.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1904.	Carried to Account for 1904 and 1905.
10,037.50	48,974.18	24,182.69	27,569.86	.....	1,171,495.31	1,111,878.44	59,616.87	.....
.....					19,000.00	18,527.86	472.64	.....
.....			800.00	.....	3,200.00	3,200.00	.....	.....
.....			1,000.00	.....	12,000.00	11,950.00	50.00	.....
.....			500.00	.....	1,500.00	1,500.00	.....	.....
.....					500.00	500.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....			100.00	.....	400.00	400.00	.....	.....
.....			2,200.00	.....	5,800.00	5,800.00	.....	.....
.....		8,875.00	.....	.....	18,875.00	10,759.52	8,115.48	.....
.....					6,000.00	5,985.95	14.05	.....
.....				15,000.00	15,000.00	14,000.00	1,000.00	.....
.....					1,000.00	1,000.00	.....	.....
.....	50.00	.....	.....	.....	150.00	150.00	.....	.....
.....					600.00	600.00	.....	.....
.....			438.33	.....	761.67	761.67	.....	.....
.....					100.00	50.00	50.00	.....
.....					16,000.00	14,681.18	1,318.82	.....
.....			450.00	.....	750.00	750.00	.....	.....
.....					100.00	38.41	68.59	.....
.....					76,287.18	76,287.18	.....	.....
.....					12,039.64	12,000.00	39.64	.....
.....					933,000.00	929,019.75	3,980.25	.....
.....	5,000.00	.....	.....	.....	29,000.00	27,906.65	1,093.35	.....
.....	2,778.93	.....	.....	.....	7,778.93	7,778.93	.....	.....
.....	4,000.00	.....	.....	.....	124,000.00	123,988.06	11.94	.....
.....					25,000.00	24,620.41	379.59	.....
.....				5,500.00	5,500.00	2,642.32	.....	2,857.68
.....				2,500.00	2,500.00	287.35	.....	2,212.65
.....				1,550.00	1,550.00	90.10	.....	1,459.90
.....					18,000.00	18,000.00	.....	.....
.....				2,500.00	2,500.00	.....	.....	2,500.00
.....				600.00	600.00	22.04	.....	577.96
.....					7,000.00	7,000.00	.....	.....
.....					1,200.00	1,101.48	98.52	.....
.....	500.00	.....	.....	.....	10,500.00	10,497.36	2.64	.....
.....	.06	.....	.....	.....	6,000.06	6,000.06	.....	.....
.....					15,000.00	14,995.51	4.49	.....
.....					3,000.00	3,000.00	.....	.....
.....					1,500.00	1,478.47	21.53	.....
.....					500.00	139.20	360.80	.....
.....					1,500.00	1,499.45	.55	.....
.....					6,000.00	5,993.96	6.04	.....
.....	2,250.00	.....	.....	.....	17,250.00	16,280.00	970.00	.....
.....	3,500.00	.....	.....	.....	15,500.00	13,422.61	2,077.39	.....
.....					7,000.00	7,000.00	.....	.....
.....			1,650.00	.....	4,350.00	4,000.00	350.00	.....
.....					3,600.00	2,025.00	1,575.00	.....
.....					3,600.00	3,500.00	100.00	.....
.....					3,000.00	3,000.00	.....	.....
.....					2,800.00	1,003.36	1,796.64	.....
10,037.50	67,063.17	33,057.69	34,707.69	27,650.00	2,616,287.76	2,528,109.78	78,569.82	9,608.19

Appropriated for	Amount Appropriated General Assembly, 1903.
Amounts forward,	\$2,513,197.12
Insurance Commissioner — per diem salaries,	2,000.00
“ “ extra clerical,	14,000.00
“ “ printing and stationery,	5,000.00
“ “ incidental expenses,	5,000.00
“ “ examination insurance companies,	12,000.00
“ “ fraternal societies,	1,000.00
“ “ legal expenses,	1,000.00
Railroad Commissioners, salaries,	18,000.00
“ “ salary of clerk,	3,600.00
“ “ office and incidental expenses,	2,500.00
Bank Commissioners, salaries,	10,000.00
“ “ expenses,	2,000.00
“ “ incidentals,	300.00
“ “ books and maps,	*500.00
Building and Loan Commissioner, salary,	5,000.00
“ “ expenses,	1,000.00
Highway Commissioner, salary,	6,000.00
“ “ traveling expenses,	2,400.00
“ “ office expenses,	8,900.00
“ “ public roads,	450,000.00
Factory Inspector, salary,	3,000.00
“ “ special agents,	6,800.00
“ “ office and traveling expenses,	2,000.00
Labor Bureau, salary Commissioner,	5,000.00
“ “ chief clerk,	3,600.00
“ “ stenographer,	1,200.00
“ “ office expenses,	2,000.00
“ “ special agents,	4,000.00
“ “ Free Employment Bureaus,	20,000.00
School Fund Commissioner, salary,	5,000.00
“ “ of chief clerk,	3,600.00
“ “ of assistant clerk,	2,800.00
“ “ office expenses,	2,500.00
“ “ real estate expenses,	6,000.00
“ “ legal expenses,	800.00
“ “ expense Agricultural College fund,	300.00
Fish & Game Commissioners, salaries,	1,800.00
“ “ expenses,	1,200.00
“ “ clerical services,	400.00
“ “ hatcheries,	3,000.00
“ “ propagation,	7,000.00
Shell-Fish Commissioners, salaries and expenses,	3,200.00
“ “ salary of clerk,	2,800.00
“ “ office and incidental expenses,	1,000.00
“ “ assessment and collection of taxes,	800.00
“ “ engineers,	500.00
“ “ special engineering,	500.00
“ “ oyster police,	5,600.00
“ “ inspecting and buoying,	2,800.00
“ “ mud dumping,	1,000.00
Amounts forward,	\$3,163,597.13

* Brought from accounts for 1903 and 1904.

Deficit Appropria- tion General Assembly, 1908.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly, 1908.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
10,037.50	67,053.17	33,057.69	34,707.69	27,650.00	2,616,287.79	528,409.78	78,569.82	9,608.19
		450.00	86.82		2,418.18	2,404.00	9.18	
		1,236.82			15,236.82	15,236.82		
		500.00			5,500.00	5,086.25	413.75	
			500.00		4,500.00	8,328.38	1,171.62	
			250.00		11,750.00	11,384.61	415.39	
		250.00			1,250.00	917.39	332.61	
					1,000.00	5.00	995.00	
					18,000.00	18,000.00		
					3,600.00	3,600.00		
1,500.00	509.69				4,509.69	4,509.69		
					10,000.00	10,000.00		
					2,000.00	2,000.00		
					642.85	642.85		
	342.85				1,016.50	577.85	438.65	
	16.50			500.00	5,000.00	5,000.00		
					1,918.84	1,889.21	24.63	
	918.84				6,000.00	6,000.00		
					2,400.00	1,917.98	482.07	
					8,900.00	8,759.57	140.43	
					450,000.00	426,944.40		23,055.60
	249.99				3,249.99	3,249.99		
	400.00	300.00	96.17		7,408.83	7,408.83		
	14.94	96.17	300.00		1,811.11	1,811.11		
					5,000.00	5,000.00		
					3,600.00	3,600.00		
					1,200.00	1,200.00		
	300.00				2,800.00	2,294.83	5.17	
1,028.96					5,028.66	5,028.66		
					20,000.00	18,880.22	1,119.78	
					5,000.00	5,000.00		
					8,600.00	8,600.00		
					2,800.00	2,800.00		
		345.81			2,845.81	2,845.81		
					6,000.00		6,000.00	
			845.81		454.69	416.40	38.29	
	2,500.00				2,800.00	1,289.99	1,510.01	
			89.10		1,760.90	1,722.00	38.90	
		89.10			1,239.10	1,239.10		
					400.00	400.00		
					3,000.00	2,903.23	96.77	
					7,000.00	6,077.91	922.09	
					3,200.00	3,200.00		
					2,800.00	2,800.00		
					1,000.00	1,000.00		
		80.47			830.47	830.47		
					500.00	500.00		
					500.00	500.00		
					5,600.00	5,599.10	.90	
			80.47		2,769.53	2,391.26	378.27	
					1,000.00	845.80	154.70	
11,537.50	73,329.64	36,305.56	36,305.56	28,150.00	3,276,614.26	3,150,692.44	93,257.93	32,668.99

Appropriated for	Amount Appropriated General Assembly, 1901.
Amounts forward,	\$3,168,597.12
Shell-Fish Commissioners, building and repairing signals,	1,000.00
" " Pan-American Exhibit,	200.00
Sewerage Commissioners' salaries and expenses,	10,000.00
Dairy Commissioner's salary,	8,000.00
" expenses,	2,000.00
Deputy Dairy Commissioner's salary,	2,400.00
" expense,	1,600.00
Commissioner Domestic Animals, salary,	3,000.00
" " office and traveling expenses,	2,000.00
" " veterinarian's services,	500.00
" " cattle condemned,	4,000.00
Pharmacy Commissioners' salaries,	1,800.00
" expenses,	800.00
" clerk hire,	200.00
Commissioners of Public Records, expenses,	300.00
Commissioner Israel Putnam Memorial Camp Ground, expenses,	450.00
" " care ground,	4,000.00
Commissioner Uniformity State Legislation,	2,000.00
Commissioners Connecticut River Bridge and Highway District,	10,000.00
Special Commissions,	8,500.00
State Auditors,	8,000.00
State Board Mediation and Arbitration,	1,000.00
Connecticut Agricultural College, current expenses,	80,000.00
" food investigation,	8,600.00
" Experiment Station, current expense,	20,000.00
" " entomologist,	6,000.00
" " food investigation,	5,000.00
State Board of Agriculture, current expenses,	7,000.00
Agricultural Societies,	11,600.00
Connecticut Pomological Society,	2,000.00
" Sheep Breeders' Association,	500.00
" Dairymen's Association,	2,000.00
State Forester, Reforestation of lands,	2,000.00
Connecticut State Prison—deficiency in earnings,	80,000.00
" " new buildings and improvements,	*45,000.00
Board of Pardons, expense of members,	600.00
" salary of clerk,	400.00
Connecticut Prison Association, salary of agent,	600.00
" discharged prisoners,	5,400.00
" insane	1,000.00
Board of Prisoners in County Jails,	225,000.00
" Children in County Homes, Hartford County,	27,500.00
" " New Haven	30,000.00
" " New London	14,500.00
" " Fairfield	30,000.00
" " Middlesex,	14,000.00
" " Litchfield	10,000.00
" " Windham	15,600.00
" " Tolland	9,000.00
Connecticut School for Boys,	142,000.00
Amounts forward,	\$3,965,647.12

* Brought from accounts for 1903 and 1904.

Deficit Appropria- tion General Assembly, 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly, 1903.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
11,537.50	73,329.64	36,805.56	36,805.56	28,150.00	3,276,614.26	3,150,692.44	98,257.98	32,668.89
.....					1,000.00	1,000.00	.....	.....
.....					200.00	200.00	.....	.....
.....					10,000.00	5,899.50	4,101.50	.....
.....					3,000.00	3,000.00	.....	.....
.....			118.19	.....	1,881.81	1,596.38	285.43	.....
.....					2,400.00	2,400.00	.....	.....
.....		118.19	.....	.....	1,718.19	1,718.19	.....	.....
.....					3,000.00	3,000.00	.....	.....
800.00			725.77	.....	2,074.23	2,069.47	4.76	.....
.....		684.27	.....	.....	1,184.27	1,184.27	.....	.....
2,000.00	620.00	41.50	.....	.....	6,661.50	6,661.50	.....	.....
.....					1,800.00	1,800.00	.....	.....
.....					800.00	438.62	866.88	.....
.....					200.00	200.00	.....	.....
.....					300.00	98.16	201.84	.....
.....					450.00	811.45	188.55	.....
.....					4,000.00	3,986.68	18.32	.....
.....					2,000.00	1,087.16	912.84	.....
.....	36,659.16	.....	.....	.....	46,659.16	46,659.16	.....	.....
.....	30,000.00	.....	.....	.....	38,500.00	37,878.00	822.00	.....
.....	586.20	.....	.....	.....	3,586.20	3,545.90	40.30	.....
.....					1,000.00	600.78	499.24	.....
.....					30,000.00	30,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					20,000.00	20,000.00	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....					5,000.00	5,000.00	.....	.....
.....					7,000.00	7,000.00	.....	.....
.....					11,600.00	11,600.00	.....	.....
.....					2,000.00	2,000.00	.....	.....
.....					500.00	189.25	310.75	.....
.....					2,000.00	2,000.00	.....	.....
.....					2,000.00	1,999.94	.06	.....
.....					80,000.00	52,973.32	27,026.68	.....
.....					45,000.00	35,000.00	10,000.00	.....
.....					600.00	871.12	228.88	.....
.....					400.00	400.00	.....	.....
.....					600.00	600.00	.....	.....
.....					5,400.00	5,400.00	.....	.....
.....					1,000.00	723.81	276.19	.....
.....					225,000.00	203,048.69	21,951.31	.....
.....					27,500.00	21,437.78	6,062.22	.....
.....	6,500.00	.....	.....	.....	36,500.00	36,235.14	264.86	.....
.....					14,500.00	13,942.64	557.36	.....
.....	5,000.00	251.99	.....	.....	35,251.99	35,251.99	.....	.....
.....			251.99	.....	13,743.01	10,856.63	2,891.38	.....
.....	1,500.00	.....	.....	.....	11,500.00	11,402.82	96.18	.....
.....					15,600.00	12,024.27	3,575.73	.....
.....					9,000.00	8,741.96	258.04	.....
.....					142,000.00	131,876.20	10,123.80	.....
14,337.50	154,195.00	87,401.51	87,401.51	28,150.00	4,162,829.62	3,945,398.20	184,267.58	32,668.89

Appropriated for	Appropriated by General Assembly 1901.
Amounts forward,	\$ 3,965,647.12
Connecticut School for Girls,	85,800.00
Education of the Deaf and Dumb,	52,000.00
State Board of Education for the Blind,	50,000.00
Connecticut Hospital for the Insane,	205,000.00
" " " " new buildings,	*185,000.00
" " " " completing and furnishing,	
Insane elsewhere than at Middletown,	6,000.00
Hospital for Insane at Norwich,	
Conn. School for Imbeciles,	45,000.00
" " " " for buildings and sewerage,	*8,000.00
" Humane Society,	4,000.00
Bridgeport Hospital,	10,000.00
Wm. W. Backus Hospital, Norwich,	10,000.00
Danbury Hospital,	10,000.00
Day-Kimball " Putnam,	6,000.00
General Hospital Society of Connecticut, New Haven,	10,000.00
Grace Hospital, New Haven,	10,000.00
Hartford Hospital,	10,000.00
" " " " for Pulmonary Tuberculosis,	*16,000.00
Litchfield County Hospital of Winchester,	5,000.00
Meriden Hospital,	6,000.00
" " Buildings,	20,000.00
Greenwich " "	25,000.00
New Britain General Hospital,	10,000.00
New London Memorial Hospital,	10,000.00
Norwalk Hospital,	10,000.00
St. Francis " Hartford,	10,000.00
Stamford " "	8,000.00
Waterbury " "	10,000.00
State Board of Charities, salary of Secretary,	3,000.00
" " expense of board and Secretary,	4,000.00
" " pay of agents,	2,000.00
Fitch's Home for D. V. S., current expenses,	180,000.00
" " water supply,	*8,000.00
" " sewer,	+6,000.00
" " steam pipes,	
" " buildings and repair of buildings,	
" " disabled soldiers and their wives,	
Soldiers' Children,	6,000.00
Deceased Soldiers,	25,000.00
State Firemen's Association,	+18,000.00
Health Officer, Hartford Co.,	3,600.00
" New Haven Co.,	8,500.00
" New London Co.,	1,600.00
" Fairfield Co.,	3,000.00
" Windham Co.,	1,200.00
" Litchfield Co.,	1,500.00
" Middlesex Co.,	1,000.00
" Tolland Co.,	1,200.00
Amounts forward,	\$ 5,016,047.12

* Brought from accounts for 1902 and 1903.

† Repealed by Special Act No. 165, April 29, 1903.

† See Special Act, approved June 10, 1901.

Deduction by General Assembly, 1903.	Additional Appropriation by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly, 1903.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
14,337.50	154,195.00	37,401.51	37,401.51	28,150.00	4,162,329.62	3,945,898.20	184,267.53	32,663.89
	3,337.47				89,137.47	89,137.47		
	519.84				52,519.84	52,519.84		
					50,000.00	48,772.04	6,227.96	
	27,202.89				232,202.89	232,202.89		
					135,000.00	135,000.00		
				43,500.00	43,500.00			12,500.00
	297.16				6,297.16	6,197.16	100.00	
	496.78			100,000.00	100,000.00	9,700.00		90,300.00
1,000.00					45,496.78	45,496.78		
					4,000.00	3,000.00		1,000.00
					4,000.00	4,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					6,000.00	6,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					16,000.00	16,000.00		
					5,000.00	5,000.00		
					6,000.00	6,000.00		
					20,000.00			20,000.00
					25,000.00			25,000.00
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					8,000.00	8,000.00		
					10,000.00	10,000.00		
					3,000.00	3,000.00		
					4,000.00	3,278.52	721.48	
					2,000.00	1,960.50	39.50	
12,000.00					192,000.00	192,000.00		
					8,000.00	850.00	7,150.00	
				4,000.00	10,000.00	6,000.00		4,000.00
				4,000.00	4,000.00	2,000.00		2,000.00
				12,500.00	12,500.00	5,000.00		7,500.00
				10,000.00	10,000.00			10,000.00
					6,000.00	2,905.75	3,094.25	
	2,048.70				27,048.70	27,048.70		
	2,020.00				20,020.00	19,894.13	125.87	
		295.30			3,895.30	3,895.30		
		602.53			4,102.53	4,102.53		
					1,600.00	1,496.01	103.99	
			1,176.86		1,828.14	1,615.17	207.97	
	700.00				1,900.00	1,543.29	356.71	
		134.09			1,634.09	1,634.09		
					1,000.00	995.22	4.78	
		144.89			1,344.89	1,344.89		
33,301.50	190,817.84	38,578.87	38,578.87	202,150.00	5,436,352.46	5,028,988.53	202,400.04	204,963.89

Appropriated for	Amount Appropriated General Assembly 1901.
Amounts forward,	\$ 5,016,047.12
State Board of Health, salary of Secretary,	4,000.00
" " expenses,	7,000.00
" " investigation of pollution of streams,	5,000.00
Taxes refunded,	3,000.00
Grade crossings,	30,000.00
Deferred claims,	
Connecticut Historical Society,	2,000.00
State Historical Museum,	2,000.00
Groton Monument Association, Anna Warner Bailey Chapter D. A. R.,	600.00
" " repairs of monument,	
Monument 24th Regiment, C. V.,	*1,000.00
" 1st Light Battery, 6th and 10th Regiments, C. V.,	3,000.00
" and portrait, Gen. Joseph Spencer,	*1,500.00
" 9th Regiment, C. V.,	
Statue 1st Regiment Cavalry, C. V.,	
Medals for 1st, 2d, and 8d Regiments, C. V.,	
State paupers,	12,000.00
Printing and circulating Public Documents,	110,000.00
Capitol grounds, care of,	100,000.00
" electric wiring and fixtures,	*16,000.00
Sundry purposes,	30,000.00
Monument to mark birthplace of John Brown,	*1,000.00
Constitutional Convention, pay of members,	
Clerk of Bills,	
Engrossing Clerk,	
Connecticut Civil Officer, edition of 1903, purchase and distribution,	
Commission on Sculpture,	
" repairs of Capitol and site for new buildings,	
" Louisiana Purchase Exposition,	
Bridge across Byram river, one-third of cost,	*4,000.00
Total,	5,848,147.12
Grants by General Assembly, 1903,	
" " transportation,	
" Senate,	
" House,	
Total,	

* Brought from accounts for 1903 and 1904.

Deficit Appropriation General Assembly 1903.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation General Assembly 1903.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Accounts for 1904 and 1905.
27,337.50	190,817.84	88,578.87	88,578.87	202,150.00	5,486,352.46	5,028,988.58	202,400.04	204,968.86
		200.00			4,000.00	4,000.00		
			200.00		7,200.00	7,198.91	1.09	
	17,648.82				4,800.00	4,875.00	425.00	
					20,648.82	20,648.82		
					30,000.00		30,000.00	
				540.70	540.70	540.70		
					2,000.00	2,000.00		
					2,000.00	2,000.00		
					600.00	600.00		
				2,500.00	2,500.00	2,500.00		
					1,000.00	1,000.00		
					8,000.00			8,000.00
					1,500.00	1,500.00		
					1,000.00	1,000.00		
					8,000.00			8,000.00
					2,000.00	2,000.00		
	3,810.70				15,810.70	15,810.70		
	44,887.88				154,887.88	154,887.81	10.07	
	15,254.59	1,096.58			116,851.17	116,851.17		
			1,096.58		14,908.42	14,908.42		
24,283.00	32,307.22				86,590.22	86,590.22		
					1,000.00	1,000.00		
				50,400.00	50,400.00	50,400.00		
2,500.00					2,500.00	2,500.00		
2,500.00					2,500.00	2,500.00		
				1,804.00	1,804.00	1,804.00		
				10,000.00	10,000.00			10,000.00
				50,000.00	50,000.00			50,000.00
				100,000.00	100,000.00	21,900.00		78,100.00
					4,000.00	4,000.00		
56,620.50	304,727.05	39,874.95	39,874.95	422,894.70	6,182,389.37	5,549,774.68	234,150.85	849,068.89
						23,081.42		
						22,876.58		
						25,964.80		
						93,793.45		
						5,714,840.83		

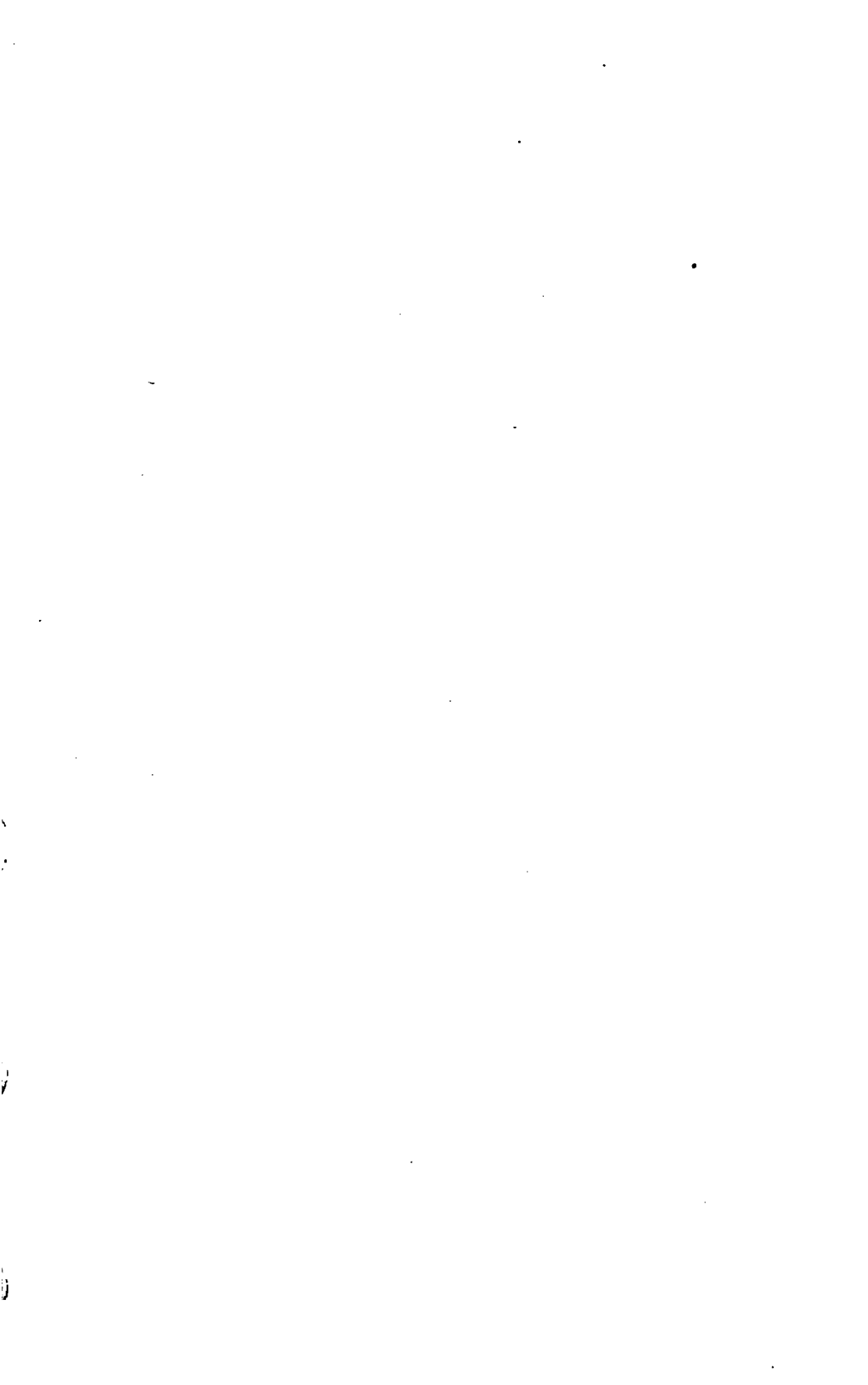
RECAPITULATION.

Amount appropriated by General Assembly of 1901,	\$5,037,424.82
" brought from accounts for 1902 and 1903,	810,722.80
Deficit appropriation by General Assembly 1903.	\$5,848,147.12
Additional " by Board of Control,	56,620.50
Addition by transfer Board of Control,	804,727.05
	89,874.95
Deduction by transfer, Board of Control,	5,749,369.62
	89,874.95
Appropriation by General Assembly of 1903,	5,709,494.67
	422,894.70
	\$6,132,389.37
Amount paid on above appropriations by Civil List orders,	\$5,549,174.63
" " " General Assembly Grants, " " "	45,407.95
" " " Senate, " " "	25,964.80
" " " House, " " "	93,793.45
	\$5,714,340.83

RECAPITULATION.

Paid by Civil List Orders,	.	.	.	.	.	.	.	\$5,549,174.68
Covered back into Treasury April 1, 1904,	.	.	.	.	.	.	.	234,150.85
Carried to accounts for 1904 and 1905,	.	.	.	.	.	.	.	349,063.89

\$6,132,389.37

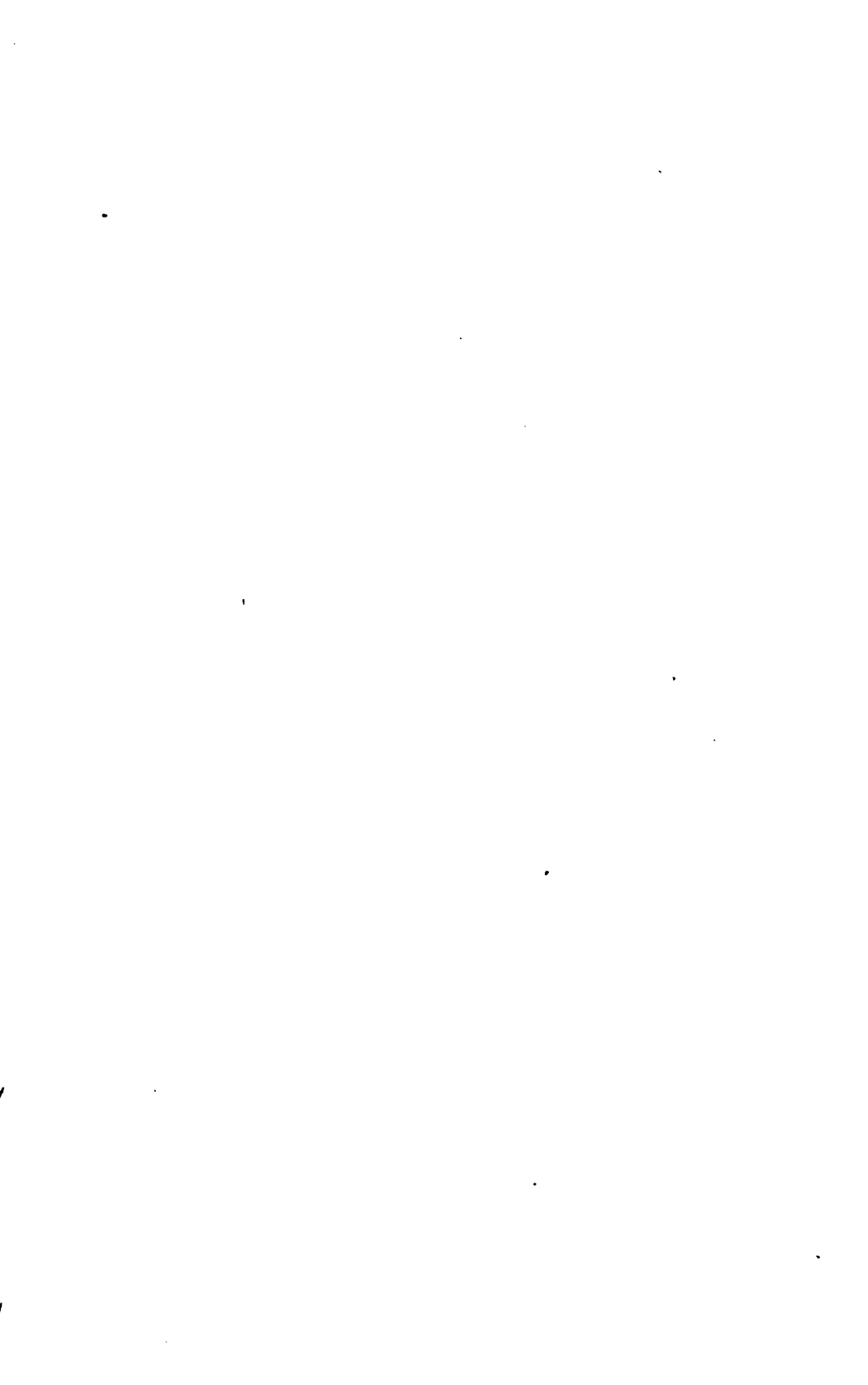


State of Connecticut
PUBLIC DOCUMENT No. 48

REPORT
OF THE
TAX COMMISSIONER
1905



HARTFORD PRESS
THE CASE, LOCKWOOD & BRAINARD COMPANY
1905



REPORT.

HARTFORD, CONN., January 5, 1905.

To his Excellency, Henry Roberts, Governor:

Pursuant to Section 2414 of the General Statutes, I submit my biennial report and recommendations relating to taxation, for the attention of the General Assembly.

I firmly believe that if all property within the State of Connecticut was assessed at a fair valuation, that a one per cent. rate of taxation would produce as much revenue as is now raised by the rates varying in different towns from one to three per cent. I believe, therefore, that the policy of the State in imposing a one per cent. property tax is fair to the corporations on which it is imposed and to the State which receives the revenue. I suggest no variation in the method of imposing this tax or in its rate.

The law passed four years ago, imposing a one per cent. tax on the market value of the stock of banks, trust companies, insurance companies, etc., has worked most successfully. About eighty million dollars worth of said stocks are assessed by the Board of Equalization. The revenue derived from this tax, excepting such as is derived from nonresident stockholders, is distributed to the towns where the stockholders reside, and the detail work of a division of a tax of about eight hundred thousand dollars among one hundred and sixty-eight towns in accordance with their share holdings, involves a great amount of labor and detail, and is done without expense to the towns.

Under the old plan of assessment three widely varying values were in many cases placed on these stocks: one value by the Board of Equalization, then consisting of the Treasurer

and Comptroller, for the purpose of taxation of such shares as were located outside of the State of Connecticut; a second placed thereon by town assessors, and a third by borough and city authorities.

Section 2433 of the General Statutes provides for a tax, payable to the State, of two per cent. on the gross receipts of express companies, based on the amount paid for business done wholly within the State of Connecticut.

I advise the repeal of Section 2434 of the General Statutes, which reads as follows: "When any such company, association, or partnership (referring to express companies) shall fail to make such returns, the Treasurer may accept from it ten thousand dollars in lieu of the sum then due under Section 2433, provided said sum is paid on or before said 20th day of October." This section was passed forty years ago, and the business of one express company has increased so largely that its tax is now in excess of ten thousand dollars, and, although this company has never taken advantage of the statute, I certainly advise its repeal.

The question of taxation of savings banks will undoubtedly receive a good deal of attention at the hands of this General Assembly. The tax on savings banks is not a property tax, but a franchise tax. I do not believe in the sacredness of property from taxation because it is deposited in a savings bank. It is argued that these deposits are the small savings of the hard-working and thrifty class of our people. This is undoubtedly true, but it is also true of nearly all property. I believe that a person who has saved a hundred or a few hundred dollars is as willing to pay his small share of the burdens of the State of Connecticut, for its schools, its judiciary, its humane institutions, its roads, and its governmental machinery, as is the larger taxpayer his greater share. Only about forty per cent. of the deposits in the savings banks of Connecticut belong to depositors having less than one thousand dollars deposited in any single savings bank. It must be conceded that quite a number of these

deposits appearing nominally as of less than one thousand dollars, are, in reality, much in excess of that amount, because a great many savings bank depositors have placed their savings in a number of savings banks; also a great many depositors having a considerable estate have placed a sum less than a thousand dollars in one or more savings banks; in other words, the savings banks are very largely used by persons of means as an institution in which to invest. Any argument for the removal or reduction of the tax on savings banks should, in my judgment, be based on other grounds than the sanctity of the money therein invested from taxation. The fact remains, however, that the tax of two and one-half mills on the assets of savings banks is perhaps the largest tax imposed by the State of Connecticut. A tax on the capital stock of other institutions of a financial character, or a property tax of the same amount, yields to the State a less amount than the tax on savings banks. An insurance company with capital stock pays a less tax, in fact only about one-half as much as a mutual insurance company with the same volume of assets. A state or national bank having the same assets as a savings bank would, in almost every case, pay a less tax. An individual owning the investments made by the savings banks of Connecticut would probably pay a less tax than is paid by the savings banks. The reason of this is that the properties in which savings banks make their investments are very largely exempt from taxation by the statute laws of Connecticut. One-third of the investments of the savings banks are in real estate loans, and if made by an individual would be exempt, because the property on which the loan is made is itself taxed. The same is true of government and state bonds, and of many of the railroad bonds and stocks and other investments in which savings banks may legally invest. I think there is no investment which they can legally make on which the State imposes more than the four mill tax. Any reduction of the tax must be arbitrary, and can be made either by a reduction of the rate of taxation or by an exemption of certain of their invest-

ments. I advise the passage of an act exempting from taxation the loans on real estate made by savings banks. There is the sanction of the statutes of the State of Connecticut today for this action. In my judgment it is a class of loans which savings banks should be encouraged to make, and they can only be legally made within the State of Connecticut. I believe that the ultimate results of this action would be to largely increase this class of investments and to reduce the rate at which the borrowing public could secure moneys for building their homes. This action would reduce the revenue to the State from the tax on savings banks about one-third.

I call the attention of the General Assembly to the increases made by the Board of Equalization in the grand list of many towns. A comparison will show that many towns in the last few years have conformed to the statute requiring an assessment of property at its market value.

Certain changes have been suggested in the matter of enforcing the collection of the succession tax, and I anticipate that this matter will be taken up by the Attorney-General in his report.

Respectfully submitted,

ANDREW F. GATES,
Tax Commissioner.

Statement showing the amounts received by the towns in the year 1900, and under the Corporation Tax Law of 1901, for the years 1901, 1902, and 1903.

	1900.*	1901.	1902.	1903.
Andover, . . .	\$1,297.23	\$887.50	\$502.43	\$576.97
Ansonia, . . .	1,519.73	3,489.45	3,348.26	3,390.45
Ashford, . . .	509.64	432.36	457.03	507.61
Avon, . . .	947.03	871.19	887.95	944.62
Barkhamsted, . .	118.64	63.92	62.25	57.05
Beacon Falls, . .	10.00	10.00	.....	.....
Berlin, . . .	3,186.26	1,595.92	1,502.75	1,760.50
Bethany, . . .	181.80	200.95	203.49	174.61
Bethel, . . .	93.00	1.40	1.68	17.81
Bethlehem, . . .	109.89	201.10	165.36	184.66
Bloomfield, . . .	830.01	461.34	431.05	368.22
Bolton, . . .	55.93	43.89	130.02	162.10
Bozrah, . . .	77.05	105.65	101.87	77.44
Branford, . . .	1,481.66	1,001.35	1,054.62	1,154.05
Bridgeport, . . .	4,565.23	17,214.35	17,568.93	18,302.81
Bridgewater, . .	470.51	564.71	608.64	604.76
Bristol, . . .	3,405.48	6,579.77	6,494.63	6,862.04
Brookfield, . . .	324.81	275.52	286.64	278.75
Brooklyn, . . .	522.82	1,178.30	1,070.86	1,093.57
Burlington, . . .	42.84	46.35	42.18	43.08
Canaan, . . .	475.30	1,091.56	1,011.73	1,112.64
Canterbury, . . .	121.32	116.00	119.57	116.89
Canton, . . .	638.01	958.60	881.76	915.27
Chaplin, . . .	367.47	274.49	266.95	238.93
Chatham, . . .	88.67	76.14	164.89	71.57
Cheshire, . . .	659.12	737.76	647.61	669.55
Chester, . . .	364.72	624.69	604.92	607.76
Clinton, . . .	1,222.39	1,438.21	1,368.96	1,374.00
Colchester, . . .	474.12	454.92	352.35	348.83
Colebrook, . . .	82.68	66.41	70.88	71.99
Columbia, . . .	41.05	30.73	30.82	31.62
Cornwall, . . .	270.86	130.47	57.80	125.75
Coventry, . . .	448.35	446.79	434.98	443.20
Cromwell, . . .	821.87	825.80	825.53	823.42
Danbury, . . .	1,723.12	2,299.00	2,278.04	2,480.47

	1900.*	1901.	1902.	1903.
Darien, . . .	193.51	271.05	345.38	391.83
Derby, . . .	903.92	3,262.38	2,966.02	2,966.12
Durham, . . .	204.30	182.36	208.82	231.49
Eastford, . . .	61.64	39.90	32.73	32.88
East Granby, . . .	636.38	647.12	311.73	310.99
East Haddam, . . .	3,185.43	3,456.88	3,500.21	3,797.63
East Hartford, . . .	3,182.35	2,244.53	2,117.26	2,352.19
East Haven, . . .	110.08	171.84	174.36	131.00
East Lyme, . . .	642.37	217.95	162.97	156.82
Easton, . . .	204.66	175.49	185.04	179.67
East Windsor, . . .	1,233.63	660.93	797.19	866.98
Ellington, . . .	1,340.13	614.01	609.01	547.36
Enfield, . . .	3,995.32	3,081.88	3,191.86	3,501.48
Essex, . . .	641.49	1,167.92	1,157.71	1,257.03
Fairfield, . . .	1,777.39	2,345.95	2,239.92	1,214.27
Farmington, . . .	3,672.16	4,693.83	4,254.09	4,631.68
Franklin, . . .	160.60	167.54	110.71	103.93
Glastonbury, . . .	1,622.26	1,160.30	1,166.85	1,159.27
Goshen, . . .	1,209.05	1,172.64	1,174.31	1,278.40
Granby, . . .	520.57	315.01	325.70	352.54
Greenwich, . . .	920.65	993.43	983.37	983.06
Griswold, . . .	904.87	1,698.36	1,858.14	1,610.44
Groton, . . .	4,327.44	2,784.60	3,341.22	3,423.56
Guilford, . . .	398.52	889.85	895.19	909.99
Haddam, . . .	987.71	512.11	513.72	422.31
Hamden, . . .	80.58	107.86	68.23	66.28
Hampton, . . .	60.32	63.45	59.86	53.28
Hartford, . . .	278,265.11	207,579.08	208,574.70	244,104.79
Hartland, . . .	18.40	9.47	9.97	12.47
Harwinton, . . .	43.87	25.14	24.10	13.86
Hebron, . . .	103.43	141.41	134.29	142.65
Huntington, . . .	703.32	845.15	762.92	740.36
Kent, . . .	55.50	71.52	72.53	74.25
Killingly, . . .	621.45	605.01	521.61	532.17
Killingworth, . . .	3.60	2.98	2.98	2.98
Lebanon, . . .	559.63	621.59	614.59	617.26
Ledyard, . . .	371.32	288.70	285.61	269.05
Lisbon, . . .	318.04	222.43	226.23	224.77
Litchfield, . . .	2,135.09	2,399.70	2,396.79	2,628.54
Lyme, . . .	221.70	547.24	258.17	306.08
Madison, . . .	441.55	663.23	587.76	609.69
Manchester, . . .	6,625.20	4,872.46	4,429.06	5,115.89
Mansfield, . . .	127.72	108.11	107.63	116.13
Marlborough, . . .	46.55	28.10	26.75	26.62
Meriden, . . .	5,150.99	6,640.24	6,663.63	7,060.33
Middlebury, . . .	297.24	203.50	184.54	139.86

	1900.*	1901.	1902.	1903.
Middlefield, .	299.04	117.36	144.68	136.28
Middletown, .	8,324.62	11,137.17	10,551.06	10,651.65
Milford, .	509.95	898.63	893.79	875.65
Monroe, .	397.98	423.02	414.76	416.37
Montville, .	371.36	309.28	315.35	312.37
Morris, .	68.50	52.42	14.79	11.90
Naugatuck, .	2,892.45	2,635.23	2,590.05	2,539.75
New Britain, .	5,757.26	6,490.10	6,634.08	6,977.08
New Canaan, .	930.39	773.98	753.03	711.70
New Fairfield, .	245.92	115.54	96.74	99.63
New Hartford, .	230.99	174.42	156.15	158.04
New Haven, .	49,003.79	39,951.13	40,815.13	42,136.95
Newington, .	523.05	471.05	436.28	457.65
New London, .	5,973.95	9,457.36	9,494.62	9,505.18
New Milford, .	1,528.47	2,322.79	2,143.91	2,135.35
Newtown, .	608.90	1,162.30	1,157.16	1,169.83
Norfolk, .	1,846.37	1,543.44	1,576.90	1,530.89
North Branford, .	87.05	137.11	135.76	125.39
North Canaan, .	359.47	90.21	173.20	197.29
North Haven, .	372.15	347.07	329.96	330.45
North Stonington, .	485.78	498.23	514.32	342.10
Norwalk, .	5,607.82	5,313.08	5,111.37	5,378.70
Norwich, .	5,355.68	9,642.77	11,122.46	10,650.59
Old Lyme, .	527.07	99.89	325.17	313.79
Old Saybrook, .	453.49	218.42	248.21	272.11
Orange, .	451.68	402.44	407.71	444.86
Oxford, .	163.21	100.41	96.08	90.48
Plainfield, .	1,263.40	1,095.77	1,048.77	1,066.41
Plainville, .	212.35	175.68	143.13	133.47
Plymouth, .	933.55	697.21	697.53	796.62
Pomfret, .	342.93	258.30	224.64	225.17
Portland, .	1,679.68	1,999.77	1,912.10	2,030.64
Preston, .	35.40	75.24	83.48	79.16
Prospect, .	129.50	82.44	91.71	85.63
Putnam, .	626.10	1,633.60	1,461.67	1,402.29
Redding, .	244.84	126.07	121.76	136.91
Ridgefield, .	237.64	573.11	553.76	556.75
Rocky Hill, .	265.65	209.11	175.75	185.85
Roxbury, .	117.99	195.40	198.15	211.61
Salem, .	71.96	66.27	37.46	37.47
Salisbury, .	584.04	952.93	812.88	816.54
Saybrook, .	820.20	1,127.54	1,147.50	1,138.56
Scotland, .	214.74	175.20	151.71	149.26
Seymour, .	642.95	867.84	864.08	865.43
Sharon, .	126.65	159.11	162.45	147.97
Sherman, .	273.84	196.97	203.15	187.14

	1900.*	1901.	1902.	1903.
Simsbury, . . .	3,780.52	3,234.93	3,064.30	4,570.71
Somers, . . .	1,639.02	1,451.00	1,227.77	1,435.14
Southbury, . . .	479.85	482.78	458.94	453.16
Southington, . . .	1,861.12	2,955.57	2,940.09	2,987.69
South Windsor, . . .	3,510.07	2,541.52	2,322.43	2,724.92
Sprague, . . .	25.95	102.83	105.53	110.02
Stafford, . . .	2,697.89	1,602.33	1,419.89	1,641.20
Stamford, . . .	5,325.94	9,129.60	8,985.46	9,325.34
Sterling, . . .	.....	2.98	.....	.85
Stonington, . . .	4,086.92	4,071.32	3,631.01	3,533.26
Stratford, . . .	1,482.15	1,265.69	1,253.77	1,237.77
Suffield, . . .	11,613.82	11,568.48	11,218.82	14,050.60
Thomaston, . . .	1,101.48	1,729.44	1,626.78	1,691.18
Thompson, . . .	374.52	370.82	355.09	377.50
Tolland, . . .	704.13	413.42	337.91	357.73
Torrington, . . .	3,443.26	2,119.31	2,388.91	2,412.33
Trumbull, . . .	1,022.00	1,003.24	887.03	902.79
Union, . . .	.....	3.45	3.46	3.45
Vernon, . . .	12,036.11	15,332.93	15,287.36	17,782.21
Voluntown, . . .	5.94	4.18	3.15	3.15
Wallingford, . . .	1,363.32	1,232.88	1,234.47	1,257.96
Warren, . . .	12.50	7.02	8.38	8.51
Washington, . . .	63.45	59.94	58.73	54.47
Waterbury, . . .	7,087.39	6,449.40	6,417.34	7,134.18
Waterford, . . .	268.59	204.29	228.88	219.75
Watertown, . . .	1,979.54	1,836.59	1,719.78	1,711.81
Westbrook, . . .	254.21	399.72	382.30	387.59
West Hartford, . . .	16,332.43	18,945.03	18,822.69	23,749.50
Weston, . . .	55.63	63.11	63.97	65.05
Westport, . . .	1,711.35	2,109.25	2,022.54	1,873.02
Wethersfield, . . .	2,878.55	3,579.45	3,580.62	4,155.22
Willington, . . .	.....	.....	.....	2.74
Wilton, . . .	583.53	677.14	659.94	629.41
Winchester, . . .	2,769.29	5,134.94	5,298.36	5,346.81
Windham, . . .	2,769.20	1,708.99	1,643.55	1,842.54
Windsor, . . .	3,488.70	2,441.24	2,581.36	2,691.78
Windsor Locks, . . .	3,052.99	2,804.45	2,820.11	3,296.81
Wolcott, . . .	28.75	24.12	20.93	16.21
Woodbridge, . . .	108.77	143.99	138.57	167.00
Woodbury, . . .	755.86	979.87	926.62 ^a	920.50
Woodstock, . . .	395.10	451.14	423.49	435.03
Nonresident stock, . . .	184,770.75	115,841.43	118,139.22	140,125.88
Total, . . .	\$745,016.04	\$633,802.96	\$634,116.73	\$711,580.90

*Taken from the best obtainable sources.

NOTE. — These figures include the amounts paid to charitable, ecclesiastical, educational, and benevolent associations for loss of dividends.

Statement showing the taxable values fixed by the Board of Equalization of the shares of stock of the various corporations for the years 1901, 1902, 1903, and 1904:

NATIONAL BANKS.

	1901.	1902.	1903.	1904.
ANSONIA.				
Ansonia National Bank, .	\$75.00	\$75.00	\$75.00	\$75.00
BRIDGEPORT.				
Bridgeport National Bank, .	87.50	87.50	90.00	90.00
City National Bank, .	156.00	150.00	150.00	150.00
Connecticut National Bank, .	150.00	150.00	155.00	155.00
First National Bank, .	180.00	185.00	185.00	190.00
Pequonnock National Bank, .	149.00	150.00	150.00	150.00
BRISTOL.				
Bristol National Bank, .	170.00	170.00	170.00	170.00
CLINTON.				
Clinton National Bank, .	105.00	105.00	105.00	105.00
DANBURY.				
Danbury National Bank, .	100.00	100.00	100.00	100.00
City National Bank, .	100.00	105.00	100.00	100.00
DANIELSON.				
Windham County Nat. Bank, .	107.00	107.00	107.00	100.00
DEEP RIVER.				
Deep River National Bank, .	110.00	110.00	110.00	110.00
DERBY.				
Birmingham National Bank, .	150.00	150.00	150.00	150.00
EAST HADDAM.				
Nat. Bank of New England, .	100.00	100.00	100.00	120.00
FALLS VILLAGE.				
National Iron Bank, .	100.00	100.00	100.00	100.00
GUILFORD.				
Guilford National Bank, .	100.00	100.00	100.00	100.00
HARTFORD.				
Ætna National Bank, .	185.00	185.00	190.00	190.00
American National Bank, .	70.00	70.00	69.00	69.00
Charter Oak National Bank, .	95.00	94.00	100.00	110.00

	1901.	1902.	1903.	1904.
Farmers & Mechanics Nat. Bank,	120.00	120.00	120.00	117.00
First National Bank, .	123.00	123.00	125.00	130.00
Hartford National Bank, .	128.00	128.00	130.00	130.00
National Exchange Bank, .	60.00	60.00	60.00	60.00
Phenix National Bank, .	123.00	120.00	118.00	116.00
LITCHFIELD.				
First National Bank, .	100.00	100.00	100.00	100.00
MERIDEN.				
First National Bank, .	175.00	175.00	185.00	190.00
Home National Bank, .	118.00	118.00	120.00	120.00
Meriden National Bank, .	100.00	100.00	100.00	105.00
MIDDLETOWN.				
Central National Bank, .	80.00	80.00	80.00	77.00
First National Bank, .	100.00	100.00	100.00	100.00
Middletown National Bank, .	100.00	105.00	105.00	105.00
Middlesex County Nat. Bank,	90.00	90.00	90.00	90.00
MYSTIC.				
Mystic River National Bank,	60.00	60.00	60.00	62.00
NAUGATUCK.				
Naugatuck National Bank, .	160.00	160.00	160.00	180.00
NEW BRITAIN.				
Mechanics National Bank, .	150.00	155.00	170.00	180.00
New Britain National Bank, .	150.00	150.00	150.00	155.00
NEW CANAAN.				
First National Bank, .	75.00	75.00	75.00	100.00
NEW HAVEN.				
First National Bank, .	150.00	150.00	150.00	150.00
Merchants National Bank, .	55.00	55.00	57.50	58.00
National New Haven Bank, .	180.00	180.00	180.00	180.00
National Tradesmens Bank, .	145.00	145.00	150.00	150.00
New Haven County Nat. Bank,	15.00	15.00	15.00	15.00
Second National Bank, .	185.00	185.00	185.00	185.00
Yale National Bank, .	120.00	120.00	125.00	125.00
NEW LONDON.				
National Bank of Commerce, .	140.00	140.00	140.00	145.00
National Whaling Bank, .	45.00	45.00	45.00	45.00
New London City Nat. Bank, .	137.00	140.00	140.00	140.00
NEW MILFORD.				
First National Bank, .	150.00	150.00	150.00	150.00
NORWALK.				
Central National Bank, .	100.00	100.00	100.00	100.00
Fairfield County Nat. Bank, .	90.00	90.00	90.00	90.00
National Bank of Norwalk, .	100.00	100.00	110.00	110.00
NORWICH.				
First National Bank, .	75.00	75.00	75.00	75.00

	1901.	1902.	1903.	1904.
Merchants National Bank, .	100.00	105.00	105.00	105.00
Second National Bank, ¹ .	100.00	90.00	....	....
Thames National Bank, .	145.00	150.00	155.00	150.00
Uncas National Bank, .	100.00	100.00	100.00	100.00
PAWCATUCK.				
Pawcatuck National Bank, ¹ .	30.00	35.00	35.00	....
PORTLAND.				
First National Bank, .	100.00	100.00	100.00	100.00
PUTNAM.				
First National Bank, .	130.00	130.00	130.00	130.00
RIDGEFIELD.				
First National Bank, .	100.00	100.00	100.00	100.00
ROCKVILLE.				
First National Bank, .	105.00	105.00	105.00	105.00
Rockville National Bank, .	100.00	105.00	105.00	105.00
SEYMOUR.				
Valley National Bank, .	100.00	100.00	90.00	90.00
SOUTHINGTON.				
Southington National Bank, .	100.00	100.00	100.00	100.00
SOUTH NORWALK.				
City National Bank, .	160.00	160.00	175.00	190.00
SOUTHPORT.				
Southport National Bank, ² .	150.00	150.00	....	....
STAFFORD SPRINGS.				
First National Bank, .	125.00	125.00	125.00	125.00
STAMFORD.				
First National Bank, .	190.00	190.00	200.00	200.00
Stamford National Bank, .	50.00	40.00	45.00	45.00
STONINGTON.				
First National Bank, .	115.00	115.00	115.00	115.00
SUFFIELD.				
First National Bank, .	150.00	150.00	150.00	155.00
THOMASTON.				
Thomaston National Bank, .	100.00	100.00	100.00	100.00
TORRINGTON.				
Torrington National Bank, .	100.00	100.00	105.00	108.00
Brooks National Bank, .	125.00	150.00	150.00	150.00
WALLINGFORD.				
First National Bank, .	110.00	110.00	110.00	105.00
WATERBURY.				
Citizens National Bank, .	125.00	125.00	130.00	130.00
Fourth National Bank, .	125.00	125.00	130.00	130.00
Manufacturers National Bank, .	117.00	117.00	120.00	120.00
Waterbury National Bank, .	75.00	75.00	80.00	80.00
WESTPORT.				
First National Bank, .	110.00	110.00	110.00	112.00

	1901.	1902.	1903.	1904.
WILLIMANTIC.				
Windham National Bank, .	115.00	115.00	125.00	125.00
WINSTED.				
First National Bank, .	105.00	105.00	105.00	105.00
Hurlbut National Bank, .	150.00	150.00	150.00	150.00

STATE BANKS.

	1901.	1902.	1903.	1904.
ESSEX.				
Saybrook Bank, . . .	\$45.00	\$45.00	\$45.00	\$45.00
HARTFORD.				
City Bank,	95.00	85.00	80.00	80.00
State Bank,	125.00	125.00	130.00	130.00
United States Bank, . .	385.00	385.00	385.00	400.00
NEW LONDON.				
Union Bank,	100.00	102.00	105.00	105.00

TRUST AND INVESTMENT COMPANIES.

	1901.	1902.	1903.	1904.
Bridgeport Trust Co., . .	\$125.00	\$125.00	\$125.00	\$125.00
Bridgeport Land & Title Co., .	100.00	100.00	100.00	100.00
Canton Trust Co., . . .	100.00	100.00	100.00	100.00
Citizens Trust Co., ⁴ . . .	....	....	5.00	5.00
Colonial Trust Co., . . .	125.00	125.00	125.00	125.00
Columbia Trust Co., . . .	100.00	100.00	100.00	100.00
Conn. Trust & Safe Deposit Co.,	185.00	195.00	205.00	215.00
Eastern Banking Co., Preferred,	3.00	3.00	3.00	3.00
“ “ “ Common,	0.00	0.00	0.00	0.00
Equitable Trust Co., . . .	1.00	1.00	1.00	1.00
Fidelity Company,	115.00	115.00	125.00	135.00
Fidelity Title & Trust Co., ⁵ .	....	....	....	100.00
Greenwich Trust, Loan & Dep. Co.,	100.00	100.00	100.00	110.00
Hartford Trust Co., . . .	160.00	165.00	170.00	175.00
Hartford Exchange, . . .	5.50	5.50	6.00	6.00
Holland Guarantee Co., ⁶ . .	....	....	....	10.00
Home Trust Co.,	120.00	120.00	120.00	120.00
Jackson Company,	100.00	100.00	100.00	100.00
Meriden Trust & Safe Dep. Co., .	62.50	62.50	100.00	100.00
Middlesex Banking Co., . . .	20.00	20.00	20.00	20.00
New England Mtge. Security Co.,	10.00	10.00	10.00	10.00
New Britain Trust Co., . . .	5.00	10.00	10.00	10.00
New Britain Real Estate & Title Co.,	26.25	30.00	30.00	30.00
New Haven Banking Co., . . .	3.00	3.00	3.00	3.00
New Haven Trust Co., . . .	100.00	100.00	100.00	100.00
Security Company,	130.00	130.00	130.00	130.00

	1901.	1902.	1903.	1904.
Stamford Trust Co., . . .	190.00	155.00	160.00	180.00
South Norwalk Trust Co., . .	50.00	50.00	50.00	50.00
Southport Trust Co., ⁷ . . .	....	....	....	75.00
Thames Loan & Trust Co., . .	3.00	3.00	125.00	125.00
Thompsonville Trust Co., . .	35.00	35.00	35.00	35.00
Union Trust Co., . . .	150.00	150.00	150.00	125.00
Watson Trust Co., ⁸ . . .	....	....	....	15.00

BRIDGE COMPANIES.

	1901.	1902.	1903.	1904.
Middletown & Portland Bridge Co.,	\$100.00	\$75.00	\$75.00	\$75.00
Suffield & Thompsonville Bridge Co.,	45.00	45.00	45.00	25.00

INSURANCE COMPANIES.

	1901.	1902.	1903.	1904.
Ætna Fire,	\$270.00	\$275.00	\$280.00	\$275.00
Ætna Life,	300.00	325.00	370.00	370.00
Ætna Indemnity, ⁹ . . .	87.50	110.00	110.00	70.00
New Stock (paid in), . .	....	10.00	50.00	35.00
Connecticut General, . . .	145.00	145.00	160.00	180.00
Connecticut Fire, . . .	182.00	190.00	200.00	265.00
Hartford Life,	120.00	120.00	125.00	130.00
Hartford Steam Boiler Insurance & Inspection,	150.00	150.00	160.00	170.00
Hartford Fire,	470.00	500.00	625.00	650.00
National Fire,	195.00	225.00	275.00	275.00
Norwalk Fire, ¹⁰	100.00	100.00	100.00	....
Orient Fire,	90.00	90.00	100.00	200.00
Phoenix,	163.00	180.00	210.00	215.00
Security Insurance Co., . .	45.00	45.00	45.00	45.00
Travelers Insurance Co., . .	370.00	400.00	625.00	650.00

¹ The Second National Bank, of Norwich, liquidated in 1903, and resumed business under the old charter and name of the Thames Loan & Trust Company.

² The Pawcatuck National Bank, of Pawcatuck, liquidated in 1904.

³ The Southport National Bank, of Southport, wound up its affairs in 1903.

⁴ The Citizens Trust Company, of New Haven, organized in 1903.

⁵ The Fidelity Title & Trust Company, of Stamford, commenced business in 1904.

⁶ The Holland Guarantee Company, of Bridgeport, organized in 1904.

⁷ The Southport Trust Company, of Southport, commenced business in 1904.

⁸ The Watson Trust Company, of Bridgeport, organized in 1904.

⁹ The Ætna Indemnity Company, of Hartford, issued shares of new stock to be paid for on the instalment plan.

¹⁰ The Norwalk Fire Insurance Company, of Norwalk, was absorbed by the Orient Insurance Company, of Hartford, June 29, 1904.

Statement showing the amounts added by the Board of Equalization to the lists of the various towns for State and County taxation, for the years 1900, 1901, 1902, and 1903.

HARTFORD COUNTY.

	1900.	1901.	1902.	1903.
Hartford, . .	\$20,000,000	\$12,000,000	\$12,000,000	\$12,000,000
Avon, . .	84,000	70,000		
Berlin, . .	257,000	140,000	100,000	100,000
Bloomfield, . .	157,000	90,000	90,000	
Burlington, . .	38,000	20,000	20,000	
Canton, . .	408,000	400,000	400,000	400,000
East Granby, . .	39,000	50,000	50,000	50,000
East Hartford, . .	917,000	890,000	890,000	1,000,000
East Windsor, . .	403,000	340,000	340,000	340,000
Enfield, . .	2,198,000	1,200,000	800,000	
Glastonbury, . .	598,000	575,000	575,000	575,000
Granby, . .	194,000	194,000	195,000	195,000
Manchester, . .	3,322,000	1,900,000		
New Britain, . .	8,464,000	8,000,000	8,000,000	9,000,000
Newington, . .	166,000	160,000	160,000	160,000
Plainville, . .	309,000	287,000	225,000	225,000
Rocky Hill, . .	89,000	90,000	90,000	90,000
Simsbury, . .	558,000	720,000	720,000	750,000
Southington, . .	1,349,000	1,334,000		
South Windsor, . .	374,000	380,000	380,000	380,000
Suffield, . .	187,000	150,000	150,000	150,000
West Hartford, . .	1,177,000	260,000	900,000	300,000
Wethersfield, . .	376,000	410,000	420,000	420,000
Windsor, . .	125,000	92,000	92,000	100,000
Windsor Locks, . .	640,000	543,000	500,000	500,000

NEW HAVEN COUNTY.

Bethany, . .	\$17,000	\$10,000		
Branford, . .	797,000	662,000	\$662,000	
Cheshire, . .	346,000	353,000	*1,300,000	\$200,000
East Haven, . .	165,000	164,000	164,000	200,000

	1900.	1901.	1902.	1903.
Guilford, . .		25,000		
Hamden, . .	322,000	165,000	100,000	100,000
Madison, . .	202,000	147,000	147,000	150,000
Meriden, . .	6,747,000	6,600,000	6,600,000	6,600,000
Middlebury, .	147,000	50,000	40,000	40,000
North Haven, .	168,000	150,000	130,000	130,000
Orange, . .	1,295,000	1,045,000	1,045,000	1,000,000
Oxford, . .	110,000	115,000	75,000	75,000
Wallingford, .	1,950,000	1,900,000	1,900,000	1,900,000
Waterbury, .	23,326,000	20,000,000		
Wolcott, . .	80,000	80,000		

*Entire amount of list. No report received.

NEW LONDON COUNTY.

New London, .	\$3,456,000	\$2,900,000	\$2,600,000	\$1,000,000
Norwich, . .	2,739,000	1,590,000	1,590,000	1,600,000
Colchester, .		13,000		
East Lyme, .	257,000	222,000	110,000	110,000
Franklin, . .	105,000	104,000		
Griswold, . .	567,000	522,000	540,000	250,000
Groton, . .	1,737,000	1,800,000	350,000	350,000
Lebanon, . .		10,000		
Ledyard, . .	49,000	45,000	45,000	45,000
Lisbon, . .	32,000	30,000	30,000	
Lyme, . .	15,000	15,000		
Montville, . .	201,000	220,000	225,000	225,000
Old Lyme, . .	216,000	205,000	205,000	50,000
Preston, . .	373,000	720,000		
Sprague, . .	212,000	215,000	215,000	250,000
Stonington, .	1,950,000	1,800,000	1,800,000	
Voluntown, .	120,000	112,000	105,000	105,000
Waterford, .	326,000	315,000	315,000	325,000

FAIRFIELD COUNTY.

Darien, . .	\$322,000	\$243,000	\$200,000	
Danbury, . .	5,110,000	5,112,000	6,000,000	6,000,000
Easton, . .	61,000	60,000	60,000	60,000
Fairfield, . .	1,680,000			
Greenwich, .	4,483,000	4,053,000	3,225,000	3,300,000
New Canaan, .	388,000	367,000	360,000	300,000
New Fairfield, .	68,000	60,000	50,000	50,000
Newtown, . .	548,000	654,000	800,000	500,000
Ridgefield, .	965,000			
Stamford, . .	8,414,000			

	1900.	1901.	1902.	1903.
Stratford, . .	503,000	385,000	385,000	385,000
Trumbull, . .	225,000	237,000	237,000	237,000
Weston, . .	151,000	159,000	160,000	160,000
Westport, . .	812,000	845,000	845,000	845,000

WINDHAM COUNTY.

Brooklyn, . .		\$105,000	\$105,000	\$105,000
Chaplin, . .	\$52,000	51,000	30,000	25,000
Killingly, . .	1,380,000			
Plainfield, . .	722,000	740,000	660,000	660,000
Pomfret, . .	395,000	362,000	325,000	325,000
Putnam, . .	1,122,000	1,100,000	1,100,000	1,100,000
Sterling, . .	161,000	120,000	120,000	120,000
Thompson, . .	250,000	170,000	170,000	170,000
Windham, . .	1,477,000	1,410,000	1,100,000	1,200,000
Woodstock, . .		15,000		

LITCHFIELD COUNTY.

Canaan, . .		\$12,000		
Colebrook, . .	\$108,000	107,000	\$50,000	\$50,000
Cornwall, . .	182,000			
Harwinton, . .	40,000	28,000	30,000	30,000
Kent, . .	163,000	146,000	140,000	140,000
Morris, . .	115,000	109,000	50,000	50,000
New Hartford, . .	386,000	200,000		
New Milford, . .	1,644,000	1,225,000	1,200,000	1,200,000
North Canaan, . .	259,000	75,000	60,000	60,000
Norfolk, . .	382,000	116,000	116,000	100,000
Roxbury, . .		130,000	125,000	125,000
Sharon, . .	448,000	340,000	300,000	300,000
Thomaston, . .	776,000	748,000	720,000	750,000
Torrington, . .	1,419,000	1,325,000	1,225,000	1,225,000
Washington, . .	371,000	344,000	300,000	300,000
Watertown, . .				100,000
Winchester, . .	281,000	168,000	130,000	500,000
Woodbury, . .		10,000		

MIDDLESEX COUNTY.

Middletown, . .	\$1,787,000	\$1,856,000	\$1,540,000	\$1,540,000
Chatham, . .	209,000	100,000	70,000	70,000
Chester, . .	179,000	166,000	120,000	120,000
Clinton, . .	101,000	54,000	40,000	

	1900.	1901.	1902.	1903.
Cromwell, . .		187,000	200,000	220,000
East Haddam, .	343,000	345,000	345,000	345,000
Essex, . .	331,000	307,000	307,000	300,000
Killingworth, .	68,000	69,000		
Middlefield, .	52,000	42,000	40,000	40,000
Portland, . .	588,000			
Saybrook, . .	247,000	216,000	216,000	

TOLLAND COUNTY.

Coventry, . .		\$18,000	\$18,000	\$18,000
Ellington, . .	\$355,000	175,000	165,000	
Mansfield, . .	180,000	150,000	150,000	
Somers, . .		10,000		
Stafford, . .	661,000	652,000	660,000	660,000
Union, . .	16,000	14,000		
Willington, . .	74,000	70,000	70,000	70,000

Fol	1901	1902	1903	1904
Mil	\$151,932.40	\$155,278.10	\$151,266.00	\$151,229.00
Mu	11,080.50	12,069.01	13,341.65	4,515.33
Mu	300,769.37	310,402.98	320,198.77	309,167.24
Raf	973,878.34	984,918.37	1,032,173.36	1,083,648.59
Raf	180,699.58	238,922.50	252,139.52	250,379.14
Nos	175,383.75	141,131.35	118,138.22	140,125.88
Sav	441,672.25	445,721.77	430,810.46	448,383.07
Mis	2,068.42	49,338.37	466,905.60	50,229.26
Int	121,231.52	110,524.21	106,838.22	109,252.86
Avi	47,545.20	52,115.10	52,475.73	56,956.37
Nay	43,874.81	51,960.38	44,339.62	43,762.50
Exj	10,608.94	11,446.98	12,513.44	12,857.20
Tel	18,015.02	19,606.45	21,973.65	25,817.14
Ins	86,774.19	108,666.16	118,095.56	122,925.15
Sus	196,083.97	68,021.96	105,437.01	72,120.89
Ink	222,320.48	335,734.96	249,729.54	265,780.92
Inv	146,710.02	147,641.88	141,742.36	142,005.33
Int	25,507.58	31,611.70	32,921.98	29,733.32
To:	\$3,156,156.34	\$3,275,112.23	\$3,671,040.69	\$3,318,889.19
To:	\$3,777,109.81	\$3,113,687.57	\$3,614,364.15	\$3,209,748.12
Fu:	\$1,720,826.76	\$1,091,402.10	\$448,725.56	\$214,584.49

and canceled.

† From State Treasurer's Report.

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EXTRACTS FROM LAWS RELATING TO TAXATION.

SOURCES OF STATE REVENUES.

§ 2325. Payment to state treasurer of tax on choses in action. Any person may take or send to the office of the treasurer of this state any bond, note, or other chose in action, or a description of the same, and may pay to the state a tax of two per cent. on the face amount thereof for five years or, at the option of such person, for a greater or less number of years at the same rate, and the treasurer shall thereupon make an indorsement upon said bond, note, or other chose in action, or shall give a receipt for the tax thereon, describing said bond, note, or other chose in action, certifying that the same is exempt from all taxation for the period of five years, or for such longer or shorter period for which a proportionate tax has been paid, which indorsement or receipt shall be duly dated and signed in the name of the treasurer and with the seal of the treasurer affixed. Said treasurer shall keep a record of such indorsements and receipts with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so indorsed, or described in such a receipt, shall be exempt from all taxation in the state during the period for which said tax is so paid.

§ 2331.* Certain corporations to report and pay tax to state. The secretary, treasurer, or cashier of every bank, national banking association, trust, insurance, investment, and bridge company, whose stock is not exempt from taxation, shall, annually, in October, on or before the fifteenth day thereof, file in the office of the tax commissioner of this state a statement under oath, showing the number of shares of its capital stock and the market value thereof on the first day of October, the name and residence of each stockholder, and the number of shares owned by each on said last named date; and, on or before the last day of the following February, each of the corporations aforesaid shall pay to the treasurer of this state a tax of one per centum on the market value of each

* As amended 1908.

share of its stock, as such value may be determined under the provisions of § 2332, less the amount of taxes paid by such corporation upon its real estate in Connecticut during the year ending on the first day of said February; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located.

§ 2332. Hearings before board of equalization. During the months of October, November, and December, in each year the board of equalization shall hear all persons interested respecting the correctness of said statements, may require other and further information from said corporations, and shall determine the market value of the shares of the capital stock of each of said corporations as of the first day of the said October. A written notice of the taxable value of its shares as thus fixed and determined by said board shall be mailed by said tax commissioner, postage paid, to each of said corporations on or before the thirty-first day of December in each year. Every secretary, treasurer, or cashier, who shall fail to comply with any provision of § 2331, or of this section, shall be fined not more than one thousand dollars, imprisoned not more than two years, or both.

§ 2333. State remits to taxing districts. Nonresident stock. On or before the fifteenth day of April in each year, the treasurer of the state shall remit to the treasurer of each town in the state, or, in towns where the town and city governments are consolidated, to the city treasurer, the amount of the tax received as aforesaid upon such shares of the capital stock of any of the aforesaid corporations as were, on the first day of October of the preceding year, owned by persons who resided or corporations which were located in such town, subject to the deductions provided for in § 2334. Each of the aforesaid town and city treasurers shall, on or before the first of May in each year, distribute the tax derived from the shares which were owned by each stockholder resident or located therein on the first day of the preceding October, among the taxing districts, including therein the town, in which said stockholder then resided or was located, in the proportion that the tax rate fixed by each of such districts within the twelve months next preceding said first day of May bears to the combined or total tax rate of all said taxing districts; to the end that such town and the taxing districts therein may, together, receive the same amount of tax that they would have received had said shares been listed in the name of the stockholders resident or located therein, and assessed and taxed at the valuation fixed by the board of equalization, and at an aggregate rate equal to the rate prescribed in § 2331. The tax derived from the shares of any national banking association

located in this state, which were on the first day of the preceding October owned by nonresidents of this state, shall be paid over to the treasurer of the town within which such banking association is located.

§ 2334. Exemptions and deductions. So much of the deposits of any savings bank as was, on the first day of April, 1901, invested in the shares of the capital stock of any of the aforesaid corporations shall, so long as it remains invested in the same shares, be exempt, to the amount of the market value of said shares, as determined by the aforesaid board of equalization, from payment of the tax required by § 2422. If the annual dividend hereafter paid by any of the corporations mentioned in § 2331 shall not equal the average annual dividend paid by it for the five years next preceding January first, 1901, any charitable, ecclesiastical, educational, or benevolent association, corporation, or society, located in this state, whose property is exempt from taxation, shall, upon proof of these facts and upon compliance with the provisions of this section, be entitled to demand and receive from the treasurer of this state, and said treasurer shall pay to each of said associations, corporations, or societies, such sum not exceeding one per cent. upon the market value of the shares of stock held by it in any of the aforesaid corporations, as may be required to make the dividend for the preceding calendar year equal to the average annual dividend paid by such corporation for the five years next preceding the first day of January, 1901; but no such payment shall be made unless written application therefor is made during the month of March, and then only upon proof satisfactory to the state treasurer that the applicant was the owner of the shares upon which such payment is demanded, on the first day of April, 1901, and has ever since continued to own them. The payments herein provided for shall cease on the thirty-first day of March, 1906, and until then shall be made only from the taxes paid to the treasurer by the respective corporations taxable under §§ 2331 to 2335, both inclusive.

§ 2335. Stockholders exempt. Treasurer collects unpaid taxes. Stockholders in the corporations mentioned in § 2331 shall be exempt from taxation upon their shares of stock except as in said section provided. The state treasurer shall sue for and collect any tax due under the provisions of §§ 2331, 2332, 2333, 2334, and this section, which remains unpaid.

§ 2367. Succession tax. The estate of every deceased person, to the amount of ten thousand dollars, and, in addition to said amount, all gifts of paintings, pictures, books, engravings,

bronzes, curios, bric-a-brac, arms, and armor, and collections of articles of beauty or interest, made by will to any corporation or institution located in this state for free exhibition and preservation for public benefit, shall be exempt from payment of any succession tax; and, after deducting ten thousand dollars and all such gifts for free public exhibition, the rest of the estate of every deceased person shall be subject to the taxes in § 2368 provided.

§ 2368.* Taxes for different classes. Executors liable.

In all such cases any property within the jurisdiction of this state, and any interest therein, whether tangible or intangible, and whether belonging to parties in this state or not, which shall pass by will or by inheritance to the parent or parents, husband, wife, or lineal descendants, or legally adopted child of the deceased person, shall be liable to a tax of one-half of one per centum of its value for the use of the state; and any such estate or interest therein which shall so pass to collateral kindred, or to strangers to the blood, or to any corporation, voluntary association, or society, shall be liable to a tax of three per centum of its value for the use of the state. All executors and administrators shall be liable for all such taxes, with interest thereon at the rate of nine per centum per annum from the time when said taxes shall become payable until the same shall have been paid as hereinafter directed.

SEC. 2. Before an executor, administrator, or trustee appointed under the laws of any other jurisdiction assigns, transfers, or takes possession of any capital stock, chose in action, or other property standing in the name or belonging to the estate of, or held in trust for, a decedent and liable to the tax prescribed in § 2368 of the general statutes as herein amended, such tax must be paid unless waived by the treasurer in writing. No corporation or person in this state having possession of or control over securities, deposits, or other property of the estate of a decedent, including the shares of the capital stock of or other interests in the corporation making the delivery or transfer herein referred to, shall deliver or transfer the same to such an executor, administrator, or trustee as aforesaid, or to the legal representatives of a decedent who died a resident of another jurisdiction, or upon their or either of their order or request, unless notice of the time and place of such intended delivery or transfer be mailed to the state treasurer at least ten days prior to said delivery or transfer; nor shall any such corporation or person make any of the deliveries or transfers in this section referred to without retaining a sufficient amount of the property to pay any tax and penalty which may be due or may thereafter become due under said § 2368 as herein amended

* As amended 1908.

by reason of the passing of the securities, deposits, or other property so transferred or delivered, unless the said treasurer consents thereto in writing. It shall be lawful for the said treasurer, personally or by his representative, to examine said securities, deposits, or property at the time of such delivery or transfer. Failure to mail such notice, or to allow such examination, or to retain a sufficient amount to pay such tax and penalty as above provided, shall, in the absence of the consent above referred to, render said corporation or person liable to the payment of three times the amount of the tax and penalty due or thereafter to become due by reason of the passing of said securities, deposits, or other property, including the shares of the capital stock of or other interests in the corporation making the delivery or transfer, which payment shall be enforced in an action brought by the attorney-general in the name and for the benefit of the state. But the treasurer shall waive and not seek to collect the tax hereinbefore referred to in all cases where the decedent resided in a state, territory, or country which does not in usual practice seek to collect succession or transfer taxes from personal property within its jurisdiction belonging to the estates of Connecticut decedents.

§ 2369. Duty of probate court. Negligent executor removable. The court of probate having jurisdiction of the settlement of any estate shall, within ten days after the filing of a will or the application for letters of administration, if in its opinion said estate exceeds in value said sum of ten thousand dollars, send to the treasurer of the state a certificate of the filing of such will or application, and shall within ten days after the return and acceptance of the inventory and appraisal of any such estate send a certified copy of said inventory and appraisal to the treasurer of the state, together with his certificate as to the correctness in his opinion of said inventory and appraisal; and if no new appraisal is made as hereinafter provided the valuation therein given shall be taken as the basis for computing said taxes. The said court of probate shall, on the application of the treasurer of the state, or any person interested in the succession thereof, and within four months after granting administration, appoint three disinterested persons who shall view and appraise such property at its actual value for the purposes of said tax, and make return thereof to said court, and on the acceptance of said return, after public notice and hearing, the valuation therein made shall be binding upon the persons interested and upon the state. If any executor or administrator shall neglect or refuse to return an inventory and appraisal within the time now required by law, unless said time shall have been extended by said court for cause, after hearing and such

notice as the court of probate may require, the said court of probate may remove said executor or administrator, and appoint another person administrator with the will annexed, or administrator, as the case may be.

§ 2370. Tax to be paid to treasurer of state. All taxes imposed by § 2368 shall be paid to the treasurer of the state by the executor or administrator within one year after the qualification of such executor or administrator, except as hereinafter provided. If for any cause found by the said court of probate to be reasonable, after hearing and notice to the treasurer of the state, the executor or administrator is unable to pay said tax within the time limited, the said court of probate shall have power in its discretion to extend the time for the payment of said taxes.

§ 2371. Estate for life or years, or annuity. Where any estate or an annuity is bequeathed or devised to any person for life or any limited period, with remainder over to another or others, and all the beneficiaries are within the same class, the tax shall be computed on, and paid as aforesaid out of, the principal sum of property so bequeathed or devised. Where a life estate or an annuity is bequeathed or devised to a parent or parents, husband, wife, or lineal descendants, and remainder over to collateral kindred or to strangers to the blood, or to a corporation, voluntary association, or society, then the tax of one-half of one per cent. shall be paid out of the principal sum or estate so bequeathed or devised for life, or constituting the fund producing said annuity, and the remaining two and one-half per cent. due from collateral kindred of strangers to the blood shall be paid out of the said principal sum or estate at the expiration of the particular estate or annuity. And where a life estate or annuity is bequeathed or devised to collateral kindred or strangers to the blood, or to a corporation, voluntary association, or society, with remainder to parent, or parents, husband, wife, or lineal descendants, or legally adopted child, a tax of three per cent. shall be paid as aforesaid to the treasurer of the state out of the principal sum or estate, or fund producing said annuity, on the termination of said life estate or annuity the treasurer of the state shall refund and pay to the person or persons entitled to the remainder five-sixths of said tax. The said court of probate shall send to the treasurer of the state a certificate of the date of the death of said life tenant or annuitant within ten days after the same has come to its knowledge.

§ 2372. Sale of estate to pay tax. All administrators or executors shall have power to sell so much of the estate as will enable them to pay said tax. In case specific estate or property

is bequeathed or devised to any person, unless the legatee or devisee shall pay to the executor the amount of the tax due thereon by the provisions of § 2368, the executor shall sell said property or so much thereof as may be necessary to pay said tax and the fees and expenses of said sale.

§ 2373. When treasurer may have administrator appointed. In case of the neglect or refusal of any person interested to apply for letters of administration within thirty days after the death of any intestate, the treasurer of the state may apply to the court of probate having jurisdiction for the appointment of an administrator; and thereupon after hearing and public notice the said court of probate shall appoint an administrator of said estate.

§ 2374. Probate court's jurisdiction. The court of probate, having either principal or ancillary jurisdiction of the settlement of the estate of the decedent, shall have jurisdiction to hear and determine all questions in relation to said tax that may arise affecting any devise, legacy, or inheritance under § 2368, subject to appeal as in other cases, and the state treasurer shall represent the interests of the state in any such proceeding.

§ 2375. Settlement of account not allowed till tax is paid. No final settlement of the account of any executor or administrator shall be accepted or allowed by any court of probate unless it shall show, and the judge of said court shall find, that all taxes, imposed by the provisions of § 2368 upon any property or interest belonging to the estate to be settled by said account, shall have been paid, and the receipt of the treasurer of the state for such tax shall be the proper voucher for such payment.

§ 2376. Effect of transfers taking effect on death of grantor. All transfers and alienations by deed, grant, or other conveyance, of real or personal estate, to take effect upon the death of the grantor or donor, shall be testamentary gifts within the taxation purposes of § 2368, and all property so conveyed shall be conveyed subject to the tax imposed by said section, and upon the same principles and percentages regarding the degree of relationship; and the grantee or donee of any such estate shall, upon receipt thereof, pay to the treasurer of the state a tax of three per cent., or one-half of one per cent. of the value of such property, according to his aforesaid degree of relationship to the grantor or donor, and the executor or administrator of any such grantor or donor shall at once communicate to the treasurer of the state his knowledge of any and all such conveyances. No executor, administrator, or bailee having possession of any deed, grant, conveyance,

or other evidence of such transfer or alienation shall deliver the same or anything connected with the subject of such transfer or alienation until the tax aforesaid has been paid to the treasurer of the state.

§ 2377. What estates affected by preceding sections.

§§ 2367 to 2376, both inclusive, shall not apply to the estates of any persons deceased before June first, 1897; but the estates of all persons who died before July first, 1893, and on or after August first, 1889, shall be subject to the provisions of chapter 180 of the public acts of 1889; and the estates of all persons who died before June first, 1897, and on or after July first, 1893, shall be subject to the provisions of said chapter 180 as modified by chapter 257 of the public acts of 1893. Said chapters 180 and 257 are continued in force for the purposes in this section expressed.

§ 2413. Appointment and duties of tax commissioner.

The governor shall, on or before the first day of June, 1905, and quadrennially thereafter, nominate, and, with the advice and consent of the senate, appoint, a tax commissioner, who shall hold office for four years from the first day of July in the year in which he is appointed, unless sooner removed by the governor for cause; and the governor shall fill any vacancy occurring during said term for the unexpired portion thereof. The comptroller shall provide and furnish a suitable room in the capitol for said tax commissioner, and provide him with necessary books, blanks, and stationery. Said tax commissioner shall, before entering upon the duties of his office, take the oath by law provided for executive and judicial officers; and in the performance of his duties he shall have power to administer oaths to any person. Said tax commissioner shall visit the towns in this state and inquire into the manner in which the laws relating to listing and assessing property taxable therein are executed by the assessors and boards of relief, and whether all persons and property taxable in such towns are, in fact, justly assessed and taxed, and whether all taxes which are due and collectible are, in fact, collected; and for the purpose of such inquiry he shall have power to summon any persons in such towns before him, and examine them under oath, and to compel the attendance of any such witnesses, and the production of books and papers, by suitable process. No such witness shall be excused from testifying or from producing books or papers on the ground that such testimony or the production of such books or papers will tend to incriminate him, but such evidence or production of books or papers shall not be used in any criminal proceedings against him. If any person disobeys such process, or, having appeared in obedience thereto, refuses to answer any question put to

him by said commissioner, said commissioner may apply in writing to any judge of the superior court, setting forth such disobedience to process or refusal to answer, and said judge shall thereupon cause such person to come before him and shall inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with the provisions of this section.

§ 2414. Member of board of equalization. Reports. Said tax commissioner shall be a member of the board of equalization, and shall annually report to said board the result of his official inquiries. He shall also make a biennial report to the governor, in which he shall mention any imperfections in the laws as to taxation, or in their execution, which he may think proper to bring to the notice of the general assembly, and from time to time may suggest any further statutory provisions which he may deem desirable. All fees of witnesses, or for the service of *subpoena* or *capias* issued by said commissioner, or by a judge of the superior court, upon the application of said commissioner, shall be paid by him and allowed him as part of his incidental expenses.

§ 2422.* Returns by, and tax on, savings banks. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the comptroller a sworn statement of the amount of all deposits, exclusive of surplus, on the first day of said month; also of the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation; also of the amount invested in certain corporate stocks, as provided in § 2334; also of the assessed value of all real estate assessed against said savings bank in the year preceding the first day of said January, together with a specific list of the same, and the amount of taxes paid or payable thereon during said year; and every savings bank shall pay to the state, one-half on or before the twentieth of January and one-half on or before the twentieth of July in every year, a tax on its corporate franchise, computed as follows: From the amount of its deposits, exclusive of surplus, shall be deducted fifty thousand dollars, and also the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation, and also the amount invested in certain corporate stocks as provided in § 2334; and the annual tax shall equal one-fourth of one per centum of the amount of its de-

* As amended 1908.

posits remaining, less the amount of taxes payable by it upon its real estate in Connecticut during the year prior to the first day of said January; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Said state tax shall be in lieu of all other taxes upon savings banks, their deposits and surplus, except the aforesaid taxation upon their real estate.

§ 2423. Returns by railroad companies. The secretary or treasurer of every railroad company, any portion of whose road is in this state, or if such portion of said road is in the hands of a trustee or receiver, then such trustee or receiver, shall, on or before the fifteenth day of November, annually, deliver to the comptroller a sworn statement of the condition and affairs of said company or road as they existed on the thirtieth day of the preceding September, in the following particulars, namely: the number of shares of its stock, and if the same consists of different classes, then of those of each class, and the market value of each share, the dividends paid per share on each class of said stock during the year preceding such thirtieth day of September, and the dates of said payments, the amount of its funded and floating debt, and the market value of any of such indebtedness which is below par in value, the number, amount, and market value of any unpaid bonds secured by mortgage on the property of said company by any of its predecessors in title and legally convertible into the capital stock of such company, the amount of bonds issued by any town or city of the description mentioned in § 2315, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of money actually on hand in cash in the treasury or in the possession of the proper officers or agents of the company or of any such trustee or receiver, the amount paid for taxes in this state during the year ending on said thirtieth day of September upon any real estate owned by said company, trustee, or receiver, and not used for railroad purposes, the whole length of the road, and the length of those portions thereof lying without this state.

§ 2424. Tax on railroad companies. Every such railroad company, trustee, or receiver, shall, on or before the twenty-fifth day of November, annually, pay to the state one per cent. of the valuation, made and corrected by the board of equalization, of said stock, and one per cent. of the par value of such funded and floating indebtedness, as required to be contained in said statement, or, if any of said indebtedness is worth less than par, then one per cent. of its valuation made and corrected by said board, after deducting from such valuations the amount of any bonds or other

obligations of said company, or of their market value, if below par, which may be held in trust for said company as a part of any sinking fund belonging to it, and also deducting from said sum required to be paid, the amount paid for taxes in this state during the year upon any real estate owned by said company, trustee or receiver, and not used for railroad purposes; and the valuation so made and corrected by said board shall be the measure of value of such railroad, its rights, franchises, and property in this state for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchises, funded and floating debt, and railroad property in this state.

§ 2425. Tax when only part of railroad lies in this state.

When only part of a railroad lies in this state, the company owning such road shall pay one per cent. on such proportion of the above-named valuation as the length of its road lying in this state bears to the entire length of said road. But in fixing the aforesaid valuation and lengths, neither the value nor length of any branch thereof in this state, which the board of equalization shall determine to be of less value per mile than one-fourth of the average value per mile of the trunk road, shall be included; but every such branch shall be estimated at its true and just value by the board of equalization, and such railroad company shall pay to the treasurer of this state one per cent. on such value, at the time fixed in § 2424 for the payment of other railroad taxes, and when any such sum becomes due, and such company shall not have then the management and control of its road, or the road bearing its name, the person or corporation then owning or managing such railroad shall pay such sum to the state within the time above prescribed.

§ 2427.* Returns as to railroad in other state, or boat company. Every railroad company in this state, which holds by lease or otherwise a railroad or railway in another state which is not a part of its own road, shall state in its annual return for the purposes of taxation how much of its funded and floating debt was occasioned by, and how much of its capital stock was issued for, any amount which has been expended by it in the construction or permanent improvement of such railroad or railway in another state, or in the purchase of equipment for exclusive use thereon; and how much of its capital stock was issued, under the provisions of any law of this state, in exchange for, or purchase of, the capital stock or obligations of any railroad or railway corporation whose line of railroad or railway is within the limits of this state; and how much of its funded and floating debt was occasioned by such

* As amended 1908.

exchange or purchase; and, in computing the amount of the tax to be paid by said company to this state, the amount of such funded or floating debt, and of such stock so occasioned or issued as aforesaid, shall be first deducted from the total amount of its funded and floating debt and stock; and such railroad company shall in said return report how much of its funded and floating debt was occasioned by, and how much of its capital stock was issued for, the purchase of the capital stock or obligations of any steamboat company operating a line of steamboats in connection with the line of said railroad company; and, in computing the amount of tax to be paid by such railroad company to this state, the amount of such funded and floating debt and of such capital stock shall be deducted from the total amount of its funded and floating debt and stock.

§ 2431. Taxes to be liens on railroad property. Any and all taxes which shall become due to the state from any railroad company, or from the mortgagees or trustees of any railroad under the provisions of this chapter, shall be and remain a lien on the road and property on account of which said tax is imposed, until the same shall be paid, and shall take precedence of any and all other incumbrances and liens whatever.

§ 2432. Taxation of street railways. The existing statutes with regard to the taxation of railroads shall apply, extend to, and include all street railways of every description.

§ 2433. Express companies' annual returns. Tax on receipts. The treasurer, and if there is no treasurer, then the manager of each express company, association, or partnership, doing an express business in this state, shall, within the first ten days of October, annually, deliver to the comptroller a sworn statement of the gross amount of express charges paid to or received by said company, association, or partnership at each of its offices or places of doing business in this state during the year preceding the first day of July then last past, for, or on account of, or derived from, commerce entirely within the limits of this state; and each of said companies, associations, or partnerships shall, within the first twenty days of October, annually pay to the state five per cent. of the gross amount of all such express charges paid to or received by it in this state during the year preceding the first day of July then last past, for, or on account of, or derived from, such commerce, which sum shall be in lieu of all other taxes upon the estate of said company, association, or partnership, used exclusively in its express business. In case returns are not made to the main office of any such company, association, or partnership, from all

of its offices or places of doing business in this state, but the receipts at any of its offices or places of doing business are transmitted and reported to its main office through any other office in this state, then the amount of such express charges as are received at such offices or places of doing business which do not report directly to said main office may be returned with the receipts of the office through which said receipts were reported, *provided*, that in every such case such fact shall be stated in said sworn statement to be made to the comptroller, as aforesaid; and *provided also*, that no such statement shall be accepted by said comptroller unless it shows the gross amount of all express charges paid to or received by said company, association, or partnership, at all of its offices or places of doing business within this state, whether reporting offices or not, for, or on account of, or derived from, commerce entirely within the limits of this state during said year.

§ 2434. Payment in lieu of tax. When any such company, association, or partnership shall fail to make such returns, the treasurer may accept from it ten thousand dollars in lieu of the sum then due under § 2433; *provided* said sum is paid on or before said twentieth day of October.

§ 2435. Penalty for neglect of returns and payments. Every person, who shall fail to return to the comptroller any statement required by § 2433 to be returned, shall forfeit five hundred dollars to the state. Every company, association, or partnership, required by § 2433 to make any payment to the state, which shall fail to make it within the time therein limited, shall forfeit to the state twice the amount required for such payment; *provided* that no such forfeiture shall be exacted if the state treasurer shall have accepted, in lieu of said payment, the payment permitted by § 2434.

§ 2436. Annual statements by telegraph companies. The treasurer, or if there is no treasurer, then the general manager of each corporation, association, or partnership, doing a telegraphic business in this state shall annually, within the first ten days of October, deliver to the comptroller a sworn statement of the number of miles of wire owned, leased, controlled, or operated, for telegraphic purposes by said corporation, association, or partnership, within this state on the first day of July then last past, including the length of all wires strung or used in cables or in other combination.

§ 2437. Tax on such companies. Each of said corporations, associations, and partnerships, shall, annually, within the first twenty days of October, pay to the state a tax of twenty-five

cents on each mile of wire so owned, leased, controlled, or operated, for telegraphic purposes by said corporation, association, or partnership, within this state on said first day of July then last past, which sum shall be in lieu of all other taxes upon its poles, wires, telegraphic instruments, and other personal property, used exclusively in said telegraphic business; but any real estate owned by said corporation, association, or partnership, shall be liable to taxation in the town where the same is situated.

§ 2438. Annual statements by telephone companies.

The treasurer, or if there is no treasurer, then the general manager, of each corporation, association, or partnership, doing a telephonic business in this state shall annually, within the first ten days of October, deliver to the comptroller a sworn statement showing the number of telephonic transmitters used in this state on the first day of July then last past, and which telephonic transmitters were furnished or rented by said corporation, association, or partnership, to any person or party for telephonic purposes; the number of miles of wire owned, leased, controlled, or operated by said corporation, association, or partnership, within this state on the first day of July then last past, and which said corporation, association, or partnership, or any other person or party, then used or was entitled to use, either for the transmission of telephonic messages from any place in another state, across any portion of this state to a place in another state, or for the transmission of telegraphic messages between any two places wheresoever.

§ 2439. Tax on telephone companies. Each of said corporations, associations, and partnerships, so doing a telephonic business in this state as aforesaid, shall annually, within the first twenty days of October, pay to the state a tax of seventy cents upon each and every one of said telephonic transmitters so furnished or rented to any person or party for telephonic purposes, as aforesaid, and also a further tax of twenty-five cents on each mile of wire so owned, leased, controlled, or operated by said corporation, association, or partnership, within this state on the first day of July then last past, and which said corporation, association, or partnership, or any other person or party, then used or was entitled to use, either for the transmission of telephonic messages from any place in another state across any portion of this state to a place in another state, or for the transmission of telegraphic messages between any two places wheresoever; which taxes respectively shall be in lieu of all other taxes, except as herein provided, upon the poles, wires, telephonic and telegraphic instruments, and other personal property of said corporation, association, or partnership,

used exclusively in said telephonic or telegraphic business; but any real estate owned by said corporation, association, or partnership shall be liable to taxation in the town where the same is situated.

§ 2440. Penalty for neglect of returns and payments.

Every person, who shall fail return to the comptroller any statement required to be returned as prescribed by any provision of §§ 2436 to 2439, both inclusive, shall be fined five hundred dollars; and every corporation, association, or partnership, required by either of said sections to make any payment to the state, which shall fail to make it within the time therein limited, shall forfeit to the state twice the amount required for such payment.

§ 2441. Meetings of board of equalization to correct returns.

The board of equalization shall meet at the treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the comptroller for purposes of taxation required by either of said preceding sections, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuation, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively; and if any person shall not make such returns as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each cashier, treasurer, secretary, superintendent, manager, company, association, or partnership, and the valuation of the several items of money and estate, and the amount and number, contained in such statement shall be final, and the sums required shall be paid according to it.

§ 2442. Value of certain railroad stocks, how determined. If any railroad company, during the two years ending on the thirtieth day of September next preceding the time for making such annual returns, has paid regular dividends at the same annual rate per cent. on all or any class of its shares of stock, the market value of each share of such stock or class of stock, as the case may be, for the purposes of the returns so to be made as aforesaid, shall be the average of the closing bids or prices offered for said stock or any shares thereof during the twelve consecutive months preceding the time for making such returns, as regularly

published by any board of brokers, such board being named in said returns; and every party whose duty it is to make such returns shall adopt, in making the same, such average price as the invariable standard of said market value, and the board of equalization in examining and correcting said returns, and in making out the statements required to be made, as the case may be, shall conform to and adopt such valuation, unless they shall be of the opinion that the interests of the state require that the market value of said stock shall be otherwise ascertained, in which case they may find, upon the best information which they can obtain, and fix, a different valuation. As to all other shares of stock in any railroad company, the market value thereof shall be ascertained and returned, as far as possible, in the same manner as is hereinbefore provided for the shares of stock upon which regular dividends have been paid as aforesaid, but in such returns any facts may be stated showing that such market value differs from the true value, and the board of equalization, in examining and correcting said returns and in making out the statements required to be made, shall regard said market value, if it can be so ascertained, as the proper standard of the value of such shares, unless from the facts stated, or from other information, they shall think it proper to adopt a different valuation, which they in such cases may do.

§ 2443. Valuation in certain cases. In all cases where for any reason it is not possible or feasible to fix or ascertain the market value for any stock in the manner aforesaid, it shall be returned by the party, whose duty it is to make such return, at the price of the last reported market sale of said stock, and in such cases the board of equalization may, in correcting said returns, and making out any statements so required to be made, fix and determine, according to the best information which they can obtain, any valuation for said stock which they may think proper.

§ 2444.* Returns by mutual fire and life insurance companies. The secretary or treasurer of every insurance company chartered by this state, and doing business in whole or in part upon the plan of mutual insurance, including every company whose policy-holders have a right to participate in its profits, shall, if a fire insurance company, on or before the twentieth day of January, and, if a life insurance company, on or before the fifteenth day of February, annually, render to the comptroller a sworn statement, showing the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium notes held by it,

* As amended 1908.

its ascertained and unpaid losses on that day, the assessed valuation of its real estate listed against said company in this state during the year ending on said preceding thirty-first day of December, and the amount of taxes payable thereon during said year, and, if a life insurance company, which is also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company, and, if a fire insurance company, with a statement of the balance remaining, after deducting from the total amount of assets the ascertained and unpaid losses, and the market value of any bonds owned by it, which have been heretofore issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the laws of the state, are exempt from taxation, and the premium notes held by it.

§ 2445. Tax on mutual fire insurance companies.

Every such mutual fire insurance company shall, annually, pay to the state, on or before the thirtieth day of January, as a tax upon its corporate franchise, three-fourths of one per cent. upon the balance remaining as aforesaid.

§ 2446*. Tax on mutual life insurance companies.

Every such mutual life insurance company shall annually, on or before the twenty-fifth day of February, pay to the state a tax upon its corporate franchise, computed as follows: From the total amount of its premium notes and the market value of all its other assets shall be deducted the amount of its ascertained and unpaid losses, the market value of any bonds owned by it which have been issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which by the laws of this state are exempt from taxation, and, if said company be in part a stock company, the stock of which by law is otherwise liable to taxation, the market value of the assets belonging to its stock department; and such annual tax shall equal one-fourth of one per centum on the balance remaining, less the amount of taxes paid by such company upon its real estate in Connecticut during the year ending on the thirty-first day of December prior thereto, all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located.

§ 2447. Such payments to what extent in lieu of all other taxes. The sums specified in §§ 2445 and 2446 to be paid by each of said companies, annually, shall be in lieu of all other taxes upon its assets, except taxes upon its real estate, and, if it have a stock department, except taxes upon its taxable stock.

* As amended 1908.

§ 2448. Penalties for failures to make returns and payments. If any person whose duty it shall be to make and return any statement required by the preceding sections relating to mutual insurance companies, shall fail to do so within the time limited he shall forfeit five thousand dollars to the state, and if any such insurance company shall fail to make any payment required by this chapter within the time in this chapter limited, it shall forfeit to the state twice the amount required for such payment.

§ 2449. Board of equalization to correct insurance returns. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of §§ 2444, 2445, 2446, 2447, and 2448; and in case any such company shall not make the return therein prescribed, said board shall, upon the best information which it can obtain, make out, within ten days after the time limit for making such returns, the statement required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

§ 2450. Tax on insurance companies of other states. Every insurance company or association incorporated by or organized under the laws of any other state, and admitted to transact business in this state, and each agent of every such insurance company, shall pay the same fees and taxes to the insurance commissioner of this state as are imposed by such other state upon any similar insurance companies incorporated by or organized under the laws of this state, or upon the agents of any such companies, transacting business in such other state.

State of Connecticut
PUBLIC DOCUMENT No. 31

ESTIMATES
FOR
STATE EXPENDITURES
FOR
TWO FISCAL YEARS
COMMENCING
JULY 1, 1905, AND ENDING SEPTEMBER 30, 1907

Hartford Press:

THE CASE, LOCKWOOD & BRAINARD COMPANY

1905

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, December 29, 1904.

To the Honorable General Assembly, January Session, 1905.

The officers of the several departments and institutions of the State, as directed by law, have made the following estimates of expenditures for two years.

The laws relating to specific appropriations are in a very unsatisfactory condition, owing to the repeal of some of them, others yet remaining in force, and the enactment of a general appropriation bill not on the same lines with the former one. They are to be found not only in the revised statutes, but also in the volumes of the public acts published since the last revision, and should be amended.

I have been unnecessarily inconvenienced in preparing this book by the delay of persons whose duty it was to make estimates for several of the departments and bureaus of the State government, although blanks were sent early in order to insure promptness.

There is also printed in this book a compilation of the appropriations of 1899, showing the amounts appropriated, balances transferred, amounts not drawn and covered into the Treasury, etc.

This book is respectfully submitted in accordance with the provisions of the law.

HENRY H. GALLUP,

Treasurer.



State of Connecticut.

ESTIMATES OF EXPENSES

FOR THE TWO YEARS COMMENCING OCTOBER 1, 1905.

Appropriations, 1903.	Estimates for two years.
..... Sessions of the General Assembly,	\$170,000

FOR THE EXECUTIVE DEPARTMENTS.

Governor.

\$14,000	Salaries,	\$14,000	
2,400	Office expenses,	2,400	
500	Inaugural ceremonies,	500	
3,000	Extraordinary expenses of Governor,	3,000 —	\$19,900

Lieutenant-Governor.

\$1,000	Salary,	\$1,000
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Secretary.

\$14,000	Salaries,	\$14,000	
4,000	Clerical services, per diem,	5,000	
1,750	Incidental and office expenses,	2,400	
200	Compilation of State Register,	1,000	
1,000	Preservation of old records,	1,000 —	\$23,400

Treasurer.

\$15,000	Salaries,	\$15,000	
1,500	Office and incidental expenses,	1,500	
1,600	Clerical services, per diem,	2,000 —	\$18,500

Attorney-General.

\$8,000	Salary,	\$8,000	
2,000	Expenses,	1,500	
2,000	Office expenses,	2,000	
2,000	Assistance,	2,000 —	\$13,500

Comptroller.

\$9,400	Salaries,	\$9,400	
1,800	Clerical services, per diem,	3,120	
1,000	Office expenses,	1,500	
200	Legal expenses,	300	
1,000	Care of insane discharged prisoners,	2,000 —	\$16,320

Appropriations,
1903.

Estimates for
two years.

SUNDRY EXPENDITURES.

\$110,000	Printing and circulating public laws and documents,	\$150,000
105,000	State Capitol and Grounds,	110,000
12,300	Bank Commissioners,	13,500
3,000	Special Commissions,	3,000
25,000	Deceased soldiers,	25,000
20,000	New Haven Hospital,	20,000
20,000	Hartford Hospital,	20,000
10,000	Bridgeport Hospital,	10,000
10,000	Waterbury Hospital,	10,000
6,000	Meriden Hospital,	6,000
10,000	Grace Hospital Society,	10,000
10,000	Danbury Hospital,	10,000
10,000	New London Memorial Hospital,	10,000
10,000	William W. Backus Hospital,	10,000
6,000	Day-Kimball Hospital,	6,000
10,000	Norwalk Hospital,	10,000
10,000	New Britain General Hospital,	10,000
10,000	Stamford Hospital,	10,000
6,000	Litchfield County Hospital, Winsted,	6,000
6,000	Middlesex Hospital, Middletown,	6,000
10,000	St. Francis Hospital, Hartford,	10,000
6,000	Insane elsewhere than Middletown,	6,000
55,000	Deaf,	55,000
50,000	Board of Education for the Blind,	53,500
43,000	Imbeciles,	50,000
191,000	Salaries of Judges, and expenses,	219,500
83,200	Salaries of Clerks of Superior Courts,	84,800
16,000	Salaries of Sheriffs,	16,000
58,100	Salaries of State and Prosecuting Attorneys, and expenses,	62,300
3,200	Soldiers' children,	2,500
16,000	State paupers,	12,000
2,000	Taxes refunded,	3,000
4,000	Connecticut Humane Society,	4,000
2,800	Pharmacy Commission,	3,000
13,000	State Board of Health,	19,000
.....	Children's Aid Society, incurable children,	8,000
.....	Railroad indebtedness of towns,	15,000
.....	Inspector-General of Gas and Gas Meters,	2,500
.....	State pensions,	6,200
.....	Old Saybrook and Old Lyme Ferry,	3,000
.....	Bonds of State officers,	8,000
.....	Game Wardens,	1,000
.....	Geological and Natural History Society,	3,000
2,000	Connecticut Pomological Society,	2,000

**Appropriations,
1903.**

**Estimates for
two years.**

\$1,000	Board of Pardons,	\$1,000
3,000	State Auditors,	3,600
22,000	Connecticut State Firemen's Association,	22,000
10,000	Separating grade crossings,	30,000
60,000	Hartford Bridge Commission,	64,000
500	Connecticut Sheep Breeders' Association,	1,600
2,000	Connecticut Dairymen's Association,	3,000
16,600	County health officers,	18,000
500	State Board of Mediation and Arbitration,	1,000
50,000	Purposes not named,	50,000
500	Board of Equalization,	600
500	Board of Control,	800
4,000	Putnam Memorial Camp,	4,200
2,000	Connecticut Historical Society,	2,000
2,000	Commission on Uniformity of State Legislation,	1,000
9,600	Tax Commissioner,	9,600
5,000	Fox bounties,	6,000
11,000	Drawbridges (maintaining),	12,000 — \$1,335,200

State Librarian :

\$8,660	Salaries,	\$9,920
4,000	Purchase of books,	4,000
2,000	Incidental expenses,	3,000
2,500	Continuing, preserving, and indexing records,	3,100 — \$20,020

State Board of Education :

\$985,500	Common schools,	\$1,015,000
5,000	Evening schools,	10,000
.....	Average attendance,	90,000
30,000	High school tuition,	40,000
.....	High school transportation,	25,000
.....	Supervision,	15,000
15,000	School libraries,	15,000
14,000	Public libraries,	16,000
140,000	Normal schools,	180,000
6,000	Teachers' meetings,	6,000
10,000	Office expenses,	11,000
13,000	Salaries,	17,000
1,200	Traveling expenses,	2,800
1,500	Public Library Committee,	1,500
4,000	Public library extension and loan,	4,000
500	State Board of Education,	500
15,000	Special agents' attendance and labor,	20,000 — \$1,468,800

Commissioner of the School Fund :

\$11,400	Salaries,	\$11,400
3,000	Office and Commissioner's expenses,	3,000

Appropriations, 1903.		Estimates for two years.
\$800	Legal expenses,	\$800
2,000	Real estate expenses,	2,000
600	Agricultural College Fund, expenses of management,	600 — \$17,800

Insurance Commissioner :

\$26,600	Salaries,	\$31,000
17,000	Per diem and extra clerical services,	15,600
5,000	Printing and stationery,	5,000
200	Legal expenses,	200
5,000	Incidental expenses,	4,000
12,000	Examination of insurance companies,	10,000
1,000	Examination of fraternal societies,	1,200 — \$67,000

Adjutant-General :

\$18,000	Salaries,	\$18,000
7,010	Office expenses, including printing, travel on pension business, extra clerical labor, etc.,	8,275 — \$26,275

Surgeon-General :

\$1,000	Salary,	\$1,000
100	Office expenses,	100
600	Medical stores,	600 — \$1,700

Paymaster-General :

\$76,286	Pay of Connecticut National Guard and Governor's Staff for encampments of 1906 and 1907,	\$88,924
18,400	Subsistence for encampment and May pa- rade, 1906 and 1907,	17,400
9,000	Sundry payments on account of military enrollment, expense of military offi- cers, etc.,	11,190
2,000	Contingent in excess of above,	2,000 — \$119,514

Governor's Guards :

\$14,196	Governor's Guards,	\$14,198
.....	Contingent to cover necessary expenditures,	1,500 — \$15,698

QUARTERMASTER-GENERAL'S DEPARTMENT.

\$6,400	Salaries,	\$8,160
14,760	Care of public property,	13,000
11,000	Uniform compensation,	12,500
5,300	Officers' compensation,	5,300
2,000	Care of arms,	135

Appropriations, 1903.		Estimates for two years.
\$1,300	Freight and express charges,	\$1,300
2,500	Rifle ranges,	4,000
20,000	Connecticut National Guard,	20,000
5,000	Niantic camp ground,	6,000 — \$70,395

State Armories, etc.

\$32,000	Care of State Armories,	\$40,000
18,000	Armory rents,	20,000
4,000	Ammunition,	4,000
13,000	Transportation,	13,000
2,000	Uniform repairs,	2,000
1,000	Arsenal repairs,	1,000
1,000	Office expenses,	1,000
8,000	New uniforms,	8,000
500	Contingent,	2,500
5,000	Naval Militia,	6,000 — \$97,500

Armory Commission :

.....	Site,	\$140,000
.....	Building,	360,000 — \$500,000

Fitch's Home for D. V. S.:

\$192,000	Sick, wounded, and disabled soldiers, sailors, and marines, including the insane,	\$240,000
10,000	Soldiers and wives,	40,000
.....	Fitch's Home for Soldiers, elevator and elevator shaft,	10,000
.....	Fitch's Home for Soldiers, electric power and light plant,	9,000
.....	Fitch's Home for Soldiers, religious services,	1,000 — \$300,000

Bureau of Labor Statistics :

\$8,600	Salaries,	\$8,600
2,000	Office expenses,	2,000
5,200	Special agents, clerical services, etc.,	6,500
20,000	Free Employment Bureau,	20,000 — \$37,100

Connecticut State Board of Agriculture :

\$7,000	Annual appropriation,	\$7,000
5,000	Food investigation,	5,000
11,600	Agricultural societies,	11,600
40,000	Connecticut Agricultural College,	50,000
.....	New brick dormitory,	65,000
3,600	Storrs Experiment Station, food investigation,	3,600
20,000	Conn. Agricultural Experiment Station,	20,000
6,000	State Entomologist,	6,000
2,000	State Forester,	2,000 — \$170,200

Appropriations,
1903.

Estimates for
two years.

State Highway Commission :

\$450,000	Appropriation for roads,	\$600,000	
6,000	Commissioner's salary,	6,000	
2,400	Traveling expenses,	3,000	
9,425	Clerical and office expenses,	12,000	
20,000	Deputies and Inspectors,	30,000 —	\$651,000

Commissioner on Diseases of Domestic Animals :

\$3,000	Salaries,	\$3,000	
6,000	Condemned cattle,	8,000	
3,500	Traveling and office expenses,*	4,500 —	\$15,500

Board of Fish and Game Commissioners :

\$8,000	Propagation of fish and game,	\$8,000	
4,000	Salary and expenses,	4,000	
3,000	Care of hatcheries and ponds,	3,000	
2,000	Establishment of game preserves,	1,000 —	\$16,000

Commissioners of Shell-Fisheries :

\$1,000	Engineering department,	\$1,000	
1,000	Office expenses,	1,000	
3,000	{ Buoying natural oyster beds, { Inspection of mud dumping, { Inspection of natural oyster beds,	3,000	
5,600	Oyster police,	5,600	
800	Tax department,	800	
5,800	Salaries and expenses of Commissioners and clerk,	5,800	
1,000	Building and repairing signals,	1,000 —	\$18,200

Dairy Commissioner :

\$3,000	Salary of Commissioner,	\$3,000	
2,000	Expenses of Commissioner,	2,000	
2,400	Salary of Deputy,	2,400	
1,600	Expenses of Deputy,	1,600 —	\$9,000

Factory Inspector :

\$3,000	Salary of Inspector,	\$5,000	
.....	Salary of stenographer,	1,400	
14,000	Special agents and expenses,	14,000	
2,000	Office and traveling expenses of Inspector,	1,100 —	\$21,500

* Includes clerk and veterinarian services.

Appropriations,
1903.

Estimates for
two years.

Railroad Commissioners :

\$21,600	Salaries,	\$21,600	
4,000	Office expenses,	4,500 —	\$26,100

Commissioner of Building and Loan Associations :

\$5,000	Salary,	\$5,000	
1,000	Traveling expenses and expenses of office, exclusive of printing and stationery,	1,000 —	\$6,000

Connecticut State Board of Charities :

\$3,600	Salary of secretary,	\$3,600	
2,000	Pay of agents,	2,000	
3,400	Expenses of Board and secretary,	3,400 —	\$9,000

Connecticut Hospital for the Insane :

\$260,000	Support of pauper and indigent patients,		\$358,000
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Norwich Hospital for the Insane :

.....	Expense of maintenance,	\$45,600	
.....	New buildings and equipment,	500,000 —	\$545,600

Connecticut School for Boys :

\$135,000	Provisions, clothing, bedding, school books, fuel, gas, water rent, salaries of officers and teachers, and all other incidental expenses of the institution,		\$140,000
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Connecticut Industrial School for Girls :

\$89,480	Salaries and wages, and other expenses,		\$103,740
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Connecticut State Prison :

\$80,000	Deficiency in earnings,		\$80,000
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Connecticut Prison Association :

\$5,400	Clothing, tools, transportation and board, board of prisoners discharged and paroled from the Connecticut State Prison,	\$6,000	
600	Salary of agent,	2,000 —	\$8,000

State Police Department :

.....	Salaries,	\$34,000	
.....	Office and traveling expenses,	16,000 —	\$50,000

Appropriations,
1903.

Estimates for
two years.

State Reformatory Commission :

.....	Site for reformatory,	\$32,000	
.....	Buildings,	332,000	
.....	Furnishings,	15,000	
.....	Stockade,	10,000	
.....	Expense of Commission,	1,500	
.....	Teams, live stock, armory, clothing, fuel, food supplies, and officers' salaries,	50,000 —	\$440,500

JUDICIAL EXPENSES.

HARTFORD COUNTY.

Reporter Supreme Court :

\$6,000	Salary,	\$6,000	
500	Expense of attending court,	1,000	
3,000	Clerical and other office expenses,	3,000 —	\$10,000

State Referee :

\$4,000	Salary,	}	\$5,000
3,000	Expense,		

Clerk of Superior Court :

\$23,000	Sheriff's attendance and other expenses,	\$29,000	
4,500	Balance of July debentures, Civil and Criminal Courts,	5,500 —	\$34,500

State's Attorney :

\$25,000	Bills of costs of criminal term,		\$30,000
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Clerk of the Court of Common Pleas :

\$4,000	Jury debenture,	\$4,000	
10,000	Sheriff's attendance, etc.,	10,000 —	\$14,000

NEW HAVEN COUNTY.

Clerk of the Superior Court :

\$13,000	Balance of jury debentures,	\$15,000	
45,000	Sheriff's and all other expenses,	55,000 —	\$70,000

State's Attorney :

\$40,000	Bills of costs in the Superior Court,	\$50,000	
10,000	Bills of costs in the Court of Common Pleas,	12,000 —	\$62,000

Appropriations,
1903.

Estimates for
two years.

Clerk of the Court of Common Pleas, Civil
Side:

\$8,000	Sheriff's attendance, etc.,	No estimate re-
4,500	Jury debenture,	ceived.

Clerk of the Court of Common Pleas,
Criminal Side:

\$6,000	Sheriff's attendance and other expenses, .	No estimate re-
4,000	Balance of jury debenture,	ceived.

Clerk of the District Court of Waterbury:

\$4,000	Balance of jury debenture,	\$4,000	
3,500	Attendance of sheriff and other expenses, .	11,000	
4,500	Bills of costs, criminal prosecutions, .	4,000 —	\$19,000

Clerk of the Superior Court of Waterbury:

\$3,000	Balance of jury debenture,	\$7,000	
7,500	Sheriff's attendance, etc.,	10,000	
7,000	Bills of costs in criminal cases,	12,000 —	\$29,000

NEW LONDON COUNTY.

Clerk of Superior Court:

\$4,500	Balance of jury debenture,	\$7,500	
13,000	Sheriff's attendance and other expenses, .	15,000 —	\$22,500

State's Attorney:

\$12,000	Bills of costs in criminal cases,	\$18,000	
5,000	Bills of costs in criminal cases, Common Pleas, criminal side,	5,750 —	\$23,750

Clerk of the Court of Common Pleas:

\$3,000	Balance of jury debenture, attendance of Sheriff, and other expenses,	\$4,500	
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Clerk of the Court of Common Pleas,
Criminal Side:

\$5,000	Jury debenture, Sheriff's expenses, etc., .	\$5,500	
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FAIRFIELD COUNTY.

Clerk of the Superior Court and Clerk of
Court of Common Pleas:

\$8,000	Jury debenture,	\$9,000	
35,000	Attendance of Sheriff and other expenses, .	42,000 —	\$51,000

Appropriations,
1903.

Estimates for
two years.

State's Attorney :

\$40,000	Bills of costs in criminal cases, . . .	\$50,000	
15,000	Bills of costs in the Court of Common Pleas, . . .	No estimate received.	

Clerk of Court, Criminal Side, Common
Pleas :

\$3,500	Attendance of Sheriff, etc., . . .	\$4,000	
2,500	Balance of jury debenture, . . .	2,500 —	\$6,500

Clerk of the Court of Common Pleas :

\$3,500	Balance of jury debenture, . . .	\$3,500	
8,000	Attendance of Sheriff and other expenses, . . .	9,000 —	\$12,500

WINDHAM COUNTY.

Clerk of the Superior Court :

\$2,500	Balance of jury debenture, . . .	\$2,700	
6,500	Attendance of Sheriff and other expenses, . . .	8,000 —	\$10,700

State's Attorney :

\$7,000	Bills of costs in criminal cases, . . .	\$7,500	
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LITCHFIELD COUNTY.

Clerk of the Superior Court :

\$3,000	Balance of jury debenture bills, . . .	\$5,000	
10,000	Amount of Sheriff's bills, etc., . . .	12,000 —	\$17,000

State's Attorney :

\$10,000	Bills of costs in criminal cases, . . .	\$12,000	
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Clerk of the Court of Common Pleas :

\$1,000	Balance of jury debenture, . . .	\$1,500	
2,500	Attendance of Sheriff, etc., . . .	2,500 —	\$4,000

MIDDLESEX COUNTY.

Clerk of the Superior Court :

\$3,000	Balance of jury debenture, . . .	\$3,000	
8,000	Sheriff and other officers, etc., . . .	10,000 —	\$13,000

State's Attorney :

\$10,000	Bills of costs in criminal cases, . . .	\$10,000	
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Appropriations,
1903.

Estimates for
two years.

TOLLAND COUNTY.

Clerk of the Superior Court:

\$2,000	Balance of jury debenture,	\$2,000	
5,500	Sheriff's attendance, etc.,	5,000 —	\$7,000

State's Attorney:

\$4,000	Bills of costs in criminal cases,		\$3,500
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COUNTY COMMISSIONERS.

Hartford County:

.....	Board of prisoners, County Jail,	\$55,000	
\$24,000	Board of children, County Home,	22,000 —	\$77,000

New Haven County:

.....	Board of prisoners, County Jail,	\$29,000	
\$30,000	Board of children, County Home,	17,500 —	\$46,500

New London County:

.....	Board of prisoners, County Jail,	\$22,000	
\$14,500	Board of children, County Home,	16,000 —	\$38,000

Fairfield County:

.....	Board of prisoners, County Jail,	\$50,000	
\$30,000	Board of children, County Home,	40,000 —	\$90,000

Windham County:

.....	Board of prisoners, County Jail,	\$18,000	
\$14,000	Board of children, County Home,	12,000 —	\$30,000

Litchfield County:

.....	Board of prisoners, County Jail,	No estimate re-	
\$10,000	Board of children, County Home,	ceived.	

Middlesex County:

.....	Board of prisoners, County Jail,	\$8,000	
\$14,000	Board of children, County Home,	14,000 —	\$22,000

Tolland County:

.....	Board of prisoners, County Jail,	\$4,800	
\$9,000	Board of children, County Home,	No estimate re-	
		ceived.	

\$215,000	Board of prisoners in County Jails,		
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INTEREST ON STATE BONDS.

Interest on \$952,000 3 per cent. bonds,		\$57,120
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SYNOPSIS OF ESTIMATES OF EXPENDITURES FOR TWO YEARS.

General Assembly,	\$170,000
Executive Departments,	92,620
Educational,	1,486,600
Military,	831,082
Judicial (salaries and courts),	917,050
Counties for board of prisoners, and children in Homes,	308,300
Commissions (Highway Commission not included),	737,000
State institutions and charities,	1,982,360
Highway Commission and highways,	651,000
Interest on State bonds,	57,120
State printing and Capitol and grounds,	260,000
Agriculture,	176,800
Sundry purposes,	237,900
Total amount estimated,	<u>\$7,907,832</u>

Above are all the estimates received to date of going to press with this book. It is believed there are some not yet presented.

ESTIMATED RECEIPTS OF THE STATE TREASURY FOR THE TWO FISCAL YEARS COMMENCING OCTOBER 1, 1905.

Military commutation tax,	\$300,000
Mutual fire insurance companies,	9,000
Mutual life insurance companies,	600,000
Railroads, steam,	2,000,000
Railroads, street,	475,000
Non-resident stock,	240,000
Savings banks,	850,000
Miscellaneous,	25,000
Interest of School Fund transferred,	215,000
Avails of courts and forfeited bonds,	100,000
National aid to Soldiers' Homes,	75,000
Express companies,	25,000
Telegraph and telephone companies,	40,000
Insurance Commissioner,	200,000
Sundry taxes and receipts,	75,000
Inheritance tax,	500,000
Investment tax (on notes, bonds, etc.),	270,000
Interest on deposits in banks, etc.,	35,000
	<u>\$6,034,000</u>

RECEIPTS OF TREASURY.

FOR THE FISCAL YEAR ENDING IN	1903.	1904.
Military commutation tax,	\$151,266.00	\$151,229.00
Mutual fire insurance companies,	13,341.65	4,515.33
Mutual life insurance companies,	320,198.77	309,167.24
Railroads, steam,	1,032,173.36	1,083,648.59
Railroads, street,	252,139.52	250,379.14
Nonresident stock,	118,138.22	140,125.88
Savings banks,	430,810.46	448,383.07
Miscellaneous receipts,	466,905.60	50,229.26
Interest of School Fund transferred,	106,838.22	109,252.86
Avails of courts and forfeited bonds,	52,475.73	56,956.37
National aid to soldiers' homes,	44,339.62	43,762.50
Express companies,	12,513.44	12,857.20
Telegraph and telephone companies,	21,973.65	25,817.14
Insurance Commissioner,	118,095.56	122,925.15
Sundry taxes and receipts,	105,437.01	72,120.89
Inheritance tax,	249,729.54	265,780.92
Investment tax (on notes, bonds, etc.),	141,742.36	142,005.33
Interest on deposits in banks, etc.,	32,921.98	29,733.32
Total yearly receipts,	<u>\$3,671,040.69</u>	<u>\$3,318,889.19</u>

Appropriated for	Amount Approp- riated General Assembly 1901.
Salary of the Governor,	\$ 8,000.00
" " Executive Secretary,	2,400.00
" " " Clerk,	3,600.00
Inaugural Ceremonies,	500.00
Governor's Office — incidental expenses,	2,400.00
Extraordinary Expense of the Governor,	3,000.00
Salary of the Lieutenant-Governor,	1,000.00
Secretary's Office — salary of the Secretary,	3,000.00
" " " " Chief Clerk,	3,600.00
" " " " 1st Assistant Clerk,	2,800.00
" " " " 2d	2,800.00
" " clerical services per diem,	3,500.00
" " office expenses,	1,000.00
" " compilation of State Register,	900.00
Treasurer's Office — salary of the Treasurer,	3,000.00
" " " " Chief Clerk,	3,600.00
" " " " 1st Assistant Clerk,	2,800.00
" " " " 2d Assistant Clerk,	2,800.00
" " " " 3d Assistant Clerk,	2,800.00
" " clerical services per diem,	1,600.00
" " office expenses,	1,500.00
Comptroller's Office — salary of the Comptroller,	3,000.00
" " " " Chief Clerk,	3,600.00
" " " " Assistant Clerk,	2,800.00
" " clerical services per diem,	1,600.00
" " office expenses,	1,000.00
" " legal expenses,	200.00
Attorney-General's Office, salary of the Attorney-General,	8,000.00
" " " " expense,	2,000.00
" " " " office expenses,	2,000.00
" " " " assistance,	2,000.00
State Library, salary of State Librarian,	3,600.00
" " " " assistance,	3,000.00
" " " " binding books and incidentals,	2,000.00
" " " " purchase of books,	2,000.00
" " " " incidental expenses,	1,000.00
" " " " new books,	*5,821.63
" " " " steel cases,	*16,400.00
" " " " fire-proof cases,	*1,500.00
Board of Control,	500.00
Board of Equalization,	500.00
Supreme Court, Salary of the Chief Justice,	9,000.00
" " " " expense	2,000.00
" " " " salary four Associate Justices,	32,000.00
" " " " expense	8,000.00
Superior Court, salaries nine Judges,	72,000.00
" " " " expense,	18,000.00
Common Pleas Court, Hartford County, salary Judge,	6,000.00
" " " " New Haven County,	6,000.00
" " " " " civil side,	6,000.00
" " " " " crim. "	6,000.00
Amount forward,	\$ 278,121.63

* Brought from accounts for 1903-1904.

[illegible]

Appropriated for		Amount Appropriated General Assembly 1901.
Amounts forward,		\$ 278,121.63
Court of Common Pleas — New London County, salary Judge, civil side,		5,000.00
" " " " criminal side,		1,000.00
" " " Fairfield County, " civil side,		8,000.00
" " " " criminal side,		4,000.00
" " " Litchfield County, " "		6,000.00
" " " Expense of Judges, " "		2,000.00
District Court at Waterbury—salary of Judge,		6,000.00
Reporter of Supreme Court—salary,		6,000.00
" " " expense,		1,000.00
" " " clerical assistance,		*2,000.67
State Referee — salary,		4,000.00
" " " expense,		1,000.00
Clerks of Superior Court — salaries,		83,200.00
Salary State's Attorney, Hartford County,		5,000.00
" " " New Haven County,		5,500.00
" Asst. State's " " " at Waterbury,		500.00
" " " " " " "		1,200.00
" State's Attorney, New London " " "		4,000.00
" " " Fairfield " " "		5,500.00
" Asst. State's " " " " "		500.00
" State's Attorney, Windham County,		3,000.00
" " " Litchfield " " "		3,200.00
" " " Middlesex " " "		2,800.00
" " " Tolland " " "		2,000.00
Expenses of State's Attorneys,		2,000.00
Salary Prosecuting Attorney, Court of Common Pleas, New Haven County,		4,000.00
" " " " " " " New London County,		2,400.00
" " " " " " " Fairfield County,		3,000.00
" " " " " " " District Court of Waterbury,		3,000.00
Expenses Prosecuting Attorneys,		800.00
Salaries of Sheriffs,		16,000.00
Superior Court, Hartford Co., Sheriff's attendance, etc.,		23,000.00
" " " " " " " jury debenture,		4,500.00
" " " " " " " bills of costs,		25,000.00
" " " New Haven Co., Sheriff's attendance, etc.,		45,000.00
" " " " " " " jury debenture,		13,000.00
" " " " " " " bills of costs,		40,000.00
" " " " " " " at Waterbury, Sheriff's attendance,		7,500.00
" " " " " " " jury debenture,		3,000.00
" " " " " " " bills of costs,		7,000.00
" " " New London Co., Sheriff's attendance,		13,000.00
" " " " " " " jury debenture,		5,000.00
" " " " " " " bills of costs,		12,000.00
" " " Fairfield Co., Sheriff's attendance,		35,000.00
" " " " " " " jury debenture,		8,000.00
" " " " " " " bills of costs,		40,000.00
" " " Windham Co., Sheriff's attendance,		6,500.00
" " " " " " " jury debenture,		2,500.00
" " " " " " " bills of costs,		7,000.00
Amounts forward,		\$ 768,722.30

* Brought forward from accounts for 1903 and 1904.

Deficit Appropria- tion General Assembly 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion General Assembly 1903.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1904.	Amount Carried to Account for 1904 and 1905.
	7,409.61	8,355.92	8,355.92		295,581.24	282,978.56	2,557.68	
					5,000.00	5,000.00		
					1,000.00	1,000.00		
					8,000.00	8,000.00		
					4,000.00	4,000.00		
					6,000.00	6,000.00		
					2,000.00	1,827.51	672.49	
					6,000.00	6,000.00		
					6,000.00	6,000.00		
					1,000.00	1,000.00		
	32.68				2,033.30	2,033.30		
	1,900.00				5,900.00	5,827.77	72.23	
	475.00				1,475.00	1,456.94	18.06	
	200.00				83,400.00	83,399.99	.01	
1,875.00					6,875.00	6,875.00		
2,500.00					8,000.00	8,000.00		
					500.00		500.00	
1,200.00					2,400.00	2,400.00		
	124.93				4,124.93	4,124.93		
1,562.50					7,062.50	7,062.50		
					500.00		500.00	
250.00					3,250.00	3,117.66	132.34	
250.00					3,450.00	3,450.00		
600.00					3,400.00	3,400.00		
500.00					2,500.00	2,500.00		
	158.30				2,158.30	2,158.30		
					4,000.00	4,000.00		
					2,400.00	2,400.00		
					3,000.00	3,000.00		
					3,000.00	3,000.00		
					800.00	785.85	14.15	
					16,000.00	15,999.92	.08	
	5,000.00				28,000.00	26,290.87	1,709.13	
	972.28				5,472.28	5,472.28		
			5,972.28		19,027.72	17,669.07	1,358.65	
					45,000.00	44,172.88	827.12	
					18,000.00	11,240.92	1,759.08	
					40,000.00	26,306.52	13,693.48	
1,750.00					9,250.00	9,179.26	70.74	
668.30					3,668.30	3,668.30		
900.00					7,900.00	7,879.29	20.71	
8,377.31	810.06				22,187.37	22,187.37		
2,593.28		810.06			6,783.22	6,781.22	2.00	
3,758.89					15,758.89	15,758.89		
98.32			2,689.00		32,407.32	32,407.32		
33.68	330.12				8,363.80	8,330.12	33.68	
	2,358.88				42,358.88	42,358.88		
5,067.19					11,567.19			
953.26					3,453.26	3,453.26		
1,843.82					8,843.82	8,843.82		
8,737.50	36,342.52	12,827.26	12,827.26		818,802.32	780,460.64	23,941.63	

Appropriated for		Amount Appropriated General Assembly 1901.
Amounts forward,		\$ 768,722.80
Superior Court, Litchfield County, Sheriff's attendance,		10,000.00
" " " balance jury debenture,		8,000.00
" " " bills costs,		10,000.00
" Middlesex County, Sheriff's attendance,		8,000.00
" " " balance jury debenture,		4,000.00
" " " bills costs,		10,000.00
" Tolland County, Sheriff's attendance,		5,500.00
" " " balance jury debenture,		2,000.00
" " " bills costs,		4,000.00
Court Common Pleas, Hartford County, Sheriff's attendance,		10,000.00
" " " balance jury debenture,		8,000.00
" " New Haven " Civil side, Sheriff's attendance, etc.,		8,000.00
" " " balance jury debenture,		4,500.00
" " " Criminal side, Sheriff's attendance, etc.,		6,000.00
" " " balance jury debenture,		4,000.00
" " " bills costs,		10,000.00
District Court of Waterbury, Sheriff's attendance, etc.,		8,500.00
" " balance jury debenture,		4,000.00
" " bills costs,		4,500.00
Court Common Pleas, New London County, Civil side, Sheriff's attendance, etc.,		2,500.00
" " " balance jury debenture,		1,000.00
" " " Criminal side, Sheriff's attendance,		2,000.00
" " " balance jury debenture,		3,000.00
" " " bills costs,		5,000.00
" " Fairfield County, Civil side, Sheriff's attendance, etc.,		7,000.00
" " " balance jury debenture,		3,500.00
" " " Criminal side, Sheriff's attendance, etc.,		3,500.00
" " " balance jury debenture,		2,500.00
" " " bills costs,		15,000.00
" " Litchfield " Sheriff's attendance,		2,500.00
" " " balance jury debenture,		1,000.00
Governor's Guard,		20 898.00
" " new uniforms and leggings,		5,000.00
Adjutant-General's Office, salary Adjutant-General,		2,400.00
" " " Assistant Adjutant-General,		3,600.00
" " " three clerks,		8,400.00
" " " expenses and extra clerical services,		6,750.00
" " " contingent expenses,		2,000.00
" " " renovating vault,		1,500.00
Military enrollment—expense of,		9,500.00
Norwich Armory,		*30,000.00
Quartermaster-General — salaries,		6,000.00
" " care public property,		17,000.00
" " uniform compensation,		9,000.00
" " officers' " "		5,300.00
" " care arms,		2,000.00
" " freight and express charges,		1,800.00
" " rifle ranges,		2,500.00
" " Connecticut National Guard,		20,000.00
" " care State Armories,		32,000.00
Amounts forward,		\$ 1,115,870.30

* Brought from accounts for 1903-1904.

Deficit Appropria- tion General Assembly 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropri- ation by General Assembly 1903.	Total Amount Appropri- ated.	Amount paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
8,787.50	86,842.52	12,827.26	12,827.26		818,802.32	789,860.69	23,941.63	
	508.21	814.15	2,000.00		8,817.36	8,817.36		
	77.74				3,077.74	3,077.74		
	980.59	2,000.00	814.15		12,666.44	12,666.44		
					8,000.00	7,491.60	508.40	
					4,000.00	2,867.88	1,632.12	
					10,000.00	3,917.56	6,082.44	
					5,500.00	3,081.65	2,468.35	
					2,000.00	978.10	1,021.90	
					4,000.00	1,071.66	2,928.34	
	655.62	844.76			11,000.88	11,000.88		
1,300.00	23.51		844.76		3,978.75	3,978.58	.17	
	521.50	1,265.90			9,787.40	9,787.40		
	732.96		1,000.00		4,232.96	4,232.96		
			265.90		5,734.10	3,271.61	2,462.49	
		1,500.00			5,500.00	4,890.25	609.75	
			1,500.00		8,500.00	6,797.93	1,702.07	
	2,600.84	2,468.85			8,559.69	8,186.64	423.05	
			1,000.00		3,000.00	2,708.75	291.25	
			1,458.85		3,041.15	2,985.63	55.52	
					2,500.00	2,060.88	439.12	
					1,000.00	520.35	479.65	
					2,000.00	1,307.33	692.67	
					3,000.00	1,087.01	1,912.99	
					5,000.00	4,796.03	203.97	
		67.62			7,067.62	7,067.62		
			67.62		3,432.38	2,270.20	1,162.18	
			205.87		3,294.63	3,155.49	139.14	
					2,500.00	2,006.23	493.77	
		205.87			15,205.37	15,205.37		
	460.69	178.78			3,139.47	3,139.47		
			178.78		821.22	821.22		
					20,398.00	12,637.60	7,760.40	
					5,000.00	4,939.50	60.50	
		1,320.00			3,720.00	3,720.00		
					3,600.00	3,600.00		
					8,400.00	8,400.00		
					6,750.00	6,750.00		
			700.00		1,800.00	500.00	800.00	
					1,500.00	1,100.00	400.00	
		700.00			10,200.00	10,200.00		
	4,000.00				34,000.00	34,000.00		
			431.67		5,568.33	5,123.33	445.00	
			3,500.00		13,500.00	13,500.00		
	2,075.00				11,075.00	11,075.00		
			775.00		4,525.00	4,525.00		
					2,000.00	2,000.00		
					1,300.00	1,300.00		
					2,500.00	2,500.00		
			1,000.00		19,000.00	19,000.00		
		1,000.00			33,000.00	32,500.00	500.00	
10,087.50	48,974.18	24,182.69	27,569.86		1,171,495.31	1,111,878.44	59,616.87	

Appropriated for		Appropriated by General Assembly 1901.
Amounts forward,		\$1,115 870 30
Quartermaster-General—armory rents,		19,000 00
“ “ ammunition,		4,000.00
“ “ transportation,		13,000.00
“ “ uniform repairs,		1,500.00
“ “ arsenal repairs,		1,000.00
“ “ office expenses,		1,000.00
“ “ contingent expenses,		500.00
“ “ new uniforms,		8,000.00
“ “ Niantic camp grounds,		5,000.00
“ “ naval militia,		6,000.00
Conn. Nat'l Guard, transportation and subsistence at Waterbury,		
Surgeon-General—salary,		1,000.00
“ “ office expenses,		100 00
“ “ stores,		600.00
Commissary-General—salary,		1,200.00
“ “ office expenses,		100.00
“ “ subsistence encampment 1902-3,		16,000 00
Paymaster-General—salary,		1,200.00
“ “ office expenses,		100.00
“ “ pay C. N. G., and staff, 1902 and 1903,		76,287.18
“ “ May parade, 1902 and 1903,		12,039.64
Common Schools,		933,000.00
High “		24,000.00
Evening “		5,000.00
Normal “		120,000.00
Normal School Building, New Britain,		25,000.00
“ “ “ “ completing and grading,		
“ “ “ “ changes and repairs,		
“ “ “ “ New Haven,		
“ “ “ “ Willimantic,		*18,000.00
“ “ “ “ completing building,		
“ “ “ “ changes and repairs,		
State Board of Education, salary of the Secretary,		7,000.00
“ “ “ expense of the Secretary,		1,200.00
“ “ “ office expenses,		10,000.00
“ “ “ salaries of clerks,		6,000.00
“ “ “ special agents' salaries and expenses,		15,000.00
“ “ “ agents' salary,		3,000.00
“ “ “ expenses,		1,500.00
“ “ “ expense of board,		500.00
“ “ “ “ library committee,		1,500.00
“ “ “ teachers' meetings,		6,000.00
“ “ “ school libraries,		15,000.00
“ “ “ public “		12,000.00
Insurance Commissioner—salary,		7,000.00
“ “ “ of actuary,		6,000.00
“ “ “ of assistant actuary,		3,600.00
“ “ “ of chief clerk,		3,600.00
“ “ “ of first assistant clerk,		3,000.00
“ “ “ of second “ “		2,800.00

Amounts forward, \$2,518,197.12

* Amount brought forward from account for 1903 and 1904.

Deficit Appropria- tion by General Assembly 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1903.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1904.	Carried to Account for 1904 and 1905.
10,037.50	48,974.18	24,182.69	27,569.36	.....	1,171,495.31	1,111,878.44	59,616.87	.....
			800.00	.....	19,000.00	18,527.36	472.64	.....
			1,000.00	.....	3,200.00	3,200.00	.....	.....
			500.00	.....	12,000.00	11,950.00	50.00	.....
				.....	1,500.00	1,500.00	.....	.....
				.....	500.00	500.00	.....	.....
				.....	1,000.00	1,000.00	.....	.....
			100.00	.....	400.00	400.00	.....	.....
			2,200.00	.....	5,800.00	5,800.00	.....	.....
		8,875.00		.....	13,875.00	10,759.52	3,115.48	.....
				.....	6,000.00	5,985.95	14.05	.....
				15,000.00	15,000.00	14,000.00	1,000.00	.....
				.....	1,000.00	1,000.00	.....	.....
	50.00			.....	150.00	150.00	.....	.....
			438.83	.....	600.00	600.00	.....	.....
				.....	761.67	761.67	.....	.....
				.....	10.00	50.00	50.00	.....
			450.00	.....	16,000.00	14,681.18	1,318.82	.....
				.....	750.00	750.00	.....	.....
				.....	100.00	86.41	63.59	.....
				.....	76,287.18	76,287.18	.....	.....
				.....	12,039.64	12,000.00	39.64	.....
	5,000.00			.....	933,000.00	929,019.75	3,980.25	.....
	2,778.93			.....	29,000.00	27,906.65	1,093.35	.....
	4,000.00			.....	7,778.93	7,778.93	.....	.....
				.....	124,000.00	123,988.06	11.94	.....
				.....	25,000.00	24,620.41	379.59	.....
				5,500.00	5,500.00	2,642.32	.....	2,857.68
				2,500.00	2,500.00	287.35	.....	2,212.65
				1,550.00	1,550.00	90.10	.....	1,459.90
				.....	18,000.00	18,000.00	.....	.....
				2,500.00	2,500.00	.....	.....	2,500.00
				600.00	600.00	22.04	.....	577.96
				.....	7,000.00	7,000.00	.....	.....
				.....	1,200.00	1,101.48	98.52	.....
	500.00			.....	10,500.00	10,497.36	2.64	.....
	.06			.....	6,000.00	6,000.00	.....	.....
				.....	15,000.00	14,995.51	4.49	.....
				.....	3,000.00	3,000.00	.....	.....
				.....	1,500.00	1,478.47	21.53	.....
				.....	500.00	139.20	360.80	.....
				.....	1,500.00	1,499.45	55	.....
				.....	6,000.00	5,993.96	6.04	.....
	2,250.00			.....	17,250.00	16,280.00	970.00	.....
	3,500.00			.....	15,500.00	13,422.61	2,077.39	.....
				.....	7,000.00	7,000.00	.....	.....
			1,650.00	.....	4,350.00	4,000.00	350.00	.....
				.....	3,600.00	2,025.00	1,575.00	.....
				.....	3,600.00	3,500.00	100.00	.....
				.....	3,000.00	3,000.00	.....	.....
				.....	2,800.00	1,003.36	1,796.64	.....
10,037.50	67,053.17	33,057.69	84,707.69	27,650.00	2,616,287.79	2,523,109.78	78,569.82	9,608.19

Appropriated for		Amount Appropriated General Assembly, 1903.
Amounts forward,		\$2,513,197.12
Insurance Commissioner — per diem salaries,		2,000.00
“ “ extra clerical,		14,000.00
“ “ printing and stationery,		5,000.00
“ “ incidental expenses,		5,000.00
“ “ examination insurance companies,		12,000.00
“ “ “ fraternal societies,		1,000.00
“ “ legal expenses,		1,000.00
Railroad Commissioners, salaries,		18,000.00
“ “ salary of clerk,		3,600.00
“ “ office and incidental expenses,		2,500.00
Bank Commissioners, salaries,		10,000.00
“ “ expenses,		2,000.00
“ “ incidentals,		800.00
“ “ books and maps,		*500.00
Building and Loan Commissioner, salary,		5,000.00
“ “ expenses,		1,000.00
Highway Commissioner, salary,		6,000.00
“ “ traveling expenses,		2,400.00
“ “ office expenses,		8,900.00
“ “ public roads,		450,000.00
Factory Inspector, salary,		3,000.00
“ “ special agents,		6,800.00
“ “ office and traveling expenses,		2,000.00
Labor Bureau, salary Commissioner,		5,000.00
“ “ chief clerk,		3,600.00
“ “ stenographer,		1,200.00
“ “ office expenses,		2,000.00
“ “ special agents,		4,000.00
“ “ Free Employment Bureaus,		20,000.00
School Fund Commissioner, salary,		5,000.00
“ “ of chief clerk,		3,600.00
“ “ of assistant clerk,		2,800.00
“ “ office expenses,		2,500.00
“ “ real estate expenses,		6,000.00
“ “ legal expenses,		800.00
“ “ expense Agricultural College fund,		300.00
Fish & Game Commissioners, salaries,		1,800.00
“ “ expenses,		1,200.00
“ “ clerical services,		400.00
“ “ hatcheries,		3,000.00
“ “ propagation,		7,000.00
Shell-Fish Commissioners, salaries and expenses,		3,200.00
“ “ salary of clerk,		2,800.00
“ “ office and incidental expenses,		1,000.00
“ “ assessment and collection of taxes,		800.00
“ “ engineers,		500.00
“ “ special engineering,		500.00
“ “ oyster police,		5,600.00
“ “ inspecting and buoing,		2,800.00
“ “ mud dumping,		1,000.00
Amounts forward,		\$3,163,597.12

* Brought from accounts for 1903 and 1904.

Deficit Appropriation General Assembly, 1908.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly, 1908.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
10,037.50	67,053.17	83,057.69	34,707.69	27,650.00	2,616,287.79	528,409.78	78,569.82	9,608.19
		450 00	86.82		2,418.18	2,404.00	9.18	
		1,286.82			15,286.82	15,286.82		
		500.00			5,500.00	5,086.25	413.75	
			500.00		4,500.00	8,328.38	1,171.62	
			250.00		11,750.00	11,834.61	415.89	
		250 00			1,250 00	917.89	332.61	
					1,000.00	5.00	995.00	
					18,000.00	18,000.00		
					3,600.00	3,600.00		
1,500.00	509.69				4,509.69	4,509.69		
					10,000.00	10,000.00		
					2,000.00	2,000.00		
	342.85				642.85	642.85		
	16.50			500.00	1,016.50	577.85	438.65	
					5,000 00	5,000.00		
	918.84				1,913.84	1,889.21	24.63	
					6,000.00	6,000.00		
					2,400 00	1,917.98	482.07	
					8,900.00	8,759.57	140.43	
					450,000.00	426,944.40		23,055.60
	249.99				3,249.99	3,249.99		
	400.00	300.00	96.17		7,403.83	7,403.83		
	14.94	96.17	800.00		1,811.11	1,811.11		
					5,000.00	5,000.00		
					3,600 00	3,600.00		
					1,200.00	1,200.00		
	800.00				2,300.00	2,294.83	5.17	
	1,028.96				5,028.66	5,028.66		
					20,000.00	18,880.22	1,119.78	
					5,000.00	5,000.00		
					3,600.00	3,600.00		
					2,800.00	2,800.00		
		845.81			2,845.81	2,845.81		
					6,000.00		6,000.00	
			845.81		454.69	416.40	38.29	
	2,500.00				2,800.00	1,289.99	1,510.01	
			39.10		1,760.90	1,722.00	38.90	
		89.10			1,239 10	1,239 10		
					400.00	400.00		
					3,000.00	2,903.23	96.77	
					7,000.00	6,077.91	922.09	
					3,200.00	3,200.00		
					2,800.00	2,800.00		
					1,000.00	1,000.00		
		30.47			830.47	830.47		
					500.00	500.00		
					500.00	500.00		
					5,600.00	5,599.10	.90	
			30.47		2,769.53	2,391.26	378.27	
					1,000.00	845.80	154.70	
11,537.50	78,329.64	86,805.56	36,805.56	28,150.00	3,276,614.26	3,150,892.44	93,257.93	32,663.89

Appropriated for	Amount Appropriated General Assembly, 1901.
Amounts forward,	\$3,168,597.12
Shell-Fish Commissioners, building and repairing signals,	1,000.00
" " Pan-American Exhibit,	200.00
Sewerage Commissioners' salaries and expenses,	10,000.00
Dairy Commissioner's salary,	3,000.00
" " expenses,	2,000.00
Deputy Dairy Commissioner's salary,	2,400.00
" " expense,	1,600.00
Commissioner Domestic Animals, salary,	3,000.00
" " " office and traveling expenses,	2,000.00
" " " veterinarian's services,	500.00
" " " cattle condemned,	4,000.00
Pharmacy Commissioners' salaries,	1,800.00
" " " expenses,	800.00
" " " clerk hire,	200.00
Commissioners of Public Records, expenses,	300.00
Commissioner Israel Putnam Memorial Camp Ground, expenses,	450.00
" " " care ground,	4,000.00
Commissioner Uniformity State Legislation,	2,000.00
Commissioners Connecticut River Bridge and Highway District,	10,000.00
Special Commissions,	8,500.00
State Auditors,	3,000.00
State Board Mediation and Arbitration,	1,000.00
Connecticut Agricultural College, current expenses,	30,000.00
" " " food investigation,	3,600.00
" " Experiment Station, current expense,	20,000.00
" " " " entomologist,	6,000.00
" " " " food investigation,	5,000.00
State Board of Agriculture, current expenses,	7,000.00
Agricultural Societies,	11,600.00
Connecticut Pomological Society,	2,000.00
" " Sheep Breeders' Association,	500.00
" " Dairymen's Association,	2,000.00
State Forester, Reforestation of lands,	2,000.00
Connecticut State Prison—deficiency in earnings,	80,000.00
" " " new buildings and improvements,	*45,000.00
Board of Pardons, expense of members,	600.00
" " " salary of clerk,	400.00
Connecticut Prison Association, salary of agent,	600.00
" " " discharged prisoners,	5,400.00
" " " insane	1,000.00
Board of Prisoners in County Jails,	225,000.00
" Children in County Homes, Hartford County,	27,500.00
" " " New Haven	30,000.00
" " " New London	14,500.00
" " " Fairfield	80,000.00
" " " Middlesex,	14,000.00
" " " Litchfield	10,000.00
" " " Windham	15,600.00
" " " Tolland	9,000.00
Connecticut School for Boys,	142,000.00
Amounts forward,	\$3,965,647.12

* Brought from accounts for 1903 and 1904.

Deficit Appropria- tion on General Assembly, 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly, 1903.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
11,537.50	73,829.64	36,805.56	36,805.56	28,150.00	3,276,614.26	3,150,692.44	93,257.93	32,663.89
					1,000.00	1,000.00		
					200.00	200.00		
					10,000.00	5,899.50	4,101.50	
					3,000.00	3,000.00		
			118.19		1,881.81	1,596.38	285.43	
					2,400.00	2,400.00		
		118.19			1,718.19	1,718.19		
					3,000.00	3,000.00		
800.00			725.77		2,074.23	2,069.47	4.76	
		684.27			1,184.27	1,184.27		
2,000.00	620.00	41.50			6,661.50	6,661.50		
					1,800.00	1,800.00		
					800.00	438.62	366.38	
					200.00	200.00		
					300.00	98.16	201.84	
					450.00	811.45	138.55	
					4,000.00	3,986.68	13.32	
					2,000.00	1,087.16	912.84	
	36,659.16				46,659.16	46,659.16		
	30,000.00				38,500.00	37,678.00	822.00	
	586.20				3,586.20	3,545.90	40.30	
					1,000.00	500.76	499.24	
					30,000.00	30,000.00		
					3,600.00	3,600.00		
					20,000.00	20,000.00		
					6,000.00	6,000.00		
					5,000.00	5,000.00		
					7,000.00	7,000.00		
					11,600.00	11,600.00		
					2,000.00	2,000.00		
					500.00	189.25	310.75	
					2,000.00	2,000.00		
					2,000.00	1,999.94	.06	
					80,000.00	52,973.32	27,026.68	
					45,000.00	35,000.00	10,000.00	
					600.00	371.12	228.88	
					400.00	400.00		
					600.00	600.00		
					5,400.00	5,400.00		
					1,000.00	723.81	276.19	
					225,000.00	203,048.69	21,951.31	
					27,500.00	21,437.78	6,062.22	
	6,500.00				36,500.00	36,235.14	264.86	
					14,500.00	13,942.64	557.36	
	5,000.00	251.99			35,251.99	35,251.99		
			251.99		13,748.01	10,856.63	2,891.38	
	1,500.00				11,500.00	11,402.82	97.18	
					15,600.00	12,024.27	3,575.73	
					9,000.00	8,741.96	258.04	
					142,000.00	131,876.20	10,123.80	
14,337.50	154,195.00	37,401.51	37,401.51	28,150.00	4,162,329.62	3,945,398.20	184,267.58	32,663.89

Appropriated for	Appropriated by General Assembly 1901.
Amounts forward,	\$3,965,647.12
Connecticut School for Girls,	85,800.00
Education of the Deaf and Dumb,	52,000.00
State Board of Education for the Blind,	50,000.00
Connecticut Hospital for the Insane,	205,000.00
" " " " new buildings,	*135,000.00
" " " " completing and furnishing,	
Insane elsewhere than at Middletown,	6,000.00
Hospital for Insane at Norwich,	
Conn. School for Imbeciles,	45,000.00
" " " " for buildings and sewerage,	*3,000.00
" Humane Society,	4,000.00
Bridgeport Hospital,	10,000.00
Wm. W. Backus Hospital, Norwich,	10,000.00
Danbury Hospital,	10,000.00
Day-Kimball " Putnam,	6,000.00
General Hospital Society of Connecticut, New Haven,	10,000.00
Grace Hospital, New Haven,	10,000.00
Hartford Hospital,	10,000.00
" " " " for Pulmonary Tuberculosis,	*16,000.00
Litchfield County Hospital of Winchester,	5,000.00
Meriden Hospital,	6,000.00
" " Buildings,	20,000.00
Greenwich " "	25,000.00
New Britain General Hospital,	10,000.00
New London Memorial Hospital,	10,000.00
Norwalk Hospital,	10,000.00
St. Francis " Hartford,	10,000.00
Stamford " "	8,000.00
Waterbury " "	10,000.00
State Board of Charities, salary of Secretary,	3,000.00
" " expense of board and Secretary,	4,000.00
" " pay of agents,	2,000.00
Fitch's Home for D. V. S., current expenses,	180,000.00
" " water supply,	*8,000.00
" " sewer,	+6,000.00
" " steam pipes,	
" " buildings and repair of buildings,	
" " disabled soldiers and their wives,	
Soldiers' Children,	6,000.00
Deceased Soldiers,	25,000.00
State Firemen's Association,	†18,000.00
Health Officer, Hartford Co.,	
" New Haven Co.,	3,500.00
" New London Co.,	1,600.00
" Fairfield Co.,	3,000.00
" Windham Co.,	1,200.00
" Litchfield Co.,	1,500.00
" Middlesex Co.,	1,000.00
" Tolland Co.,	1,200.00
Amounts forward,	\$5,016,047.12

* Brought from accounts for 1902 and 1903.

† Repealed by Special Act No. 165, April 29, 1903.

‡ See Special Act, approved June 10, 1901.

Deficit Appropria- tion by General Assembly, 1903.	Additional Appropria- tion by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly, 1903.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Account for 1904 and 1905.
14,337.50	154,195.00	37,401.51	37,401.51	28,150.00	4,162,329.62	3,945,398.20	184,267.53	32,668.89
	8,337.47				89,137.47	89,137.47		
	519.84				52,519.84	52,519.84		
	27,202.89				50,000.00	43,772.04	6,227.96	
					232,202.89	232,202.89		
					135,000.00	135,000.00		
				43,500.00	43,500.00	31,000.00		12,500.00
	297.16				6,297.16	6,197.16	100.00	
	496.78			100,000.00	100,000.00	9,700.00		90,300.00
1,000.00					45,496.78	45,496.78		
					4,000.00	3,000.00		1,000.00
					4,000.00	4,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					6,000.00	6,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					16,000.00	16,000.00		
					5,000.00	5,000.00		
					6,000.00	6,000.00		
					20,000.00			20,000.00
					25,000.00			25,000.00
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					8,000.00	8,000.00		
					10,000.00	10,000.00		
					3,000.00	3,000.00		
					4,000.00	3,278.52	721.48	
					2,000.00	1,960.50	39.50	
12,000.00					192,000.00	192,000.00		
					8,000.00	850.00	7,150.00	
				4,000.00	10,000.00	6,000.00		4,000.00
				4,000.00	4,000.00	2,000.00		2,000.00
				12,500.00	12,500.00	5,000.00		7,500.00
				10,000.00	10,000.00			10,000.00
					6,000.00	2,905.75	3,094.25	
	2,048.70				27,048.70	27,048.70		
	2,020.00				20,020.00	19,894.13	125.87	
		295.30			3,895.30	3,895.30		
		602.58			4,102.58	4,102.58		
					1,600.00	1,496.01	103.99	
			1,176.86		1,823.14	1,615.17	207.97	
	700.00				1,900.00	1,543.29	356.71	
		184.09			1,634.09	1,634.09		
					1,000.00	995.22	4.78	
		144.89			1,344.89	1,344.89		
27,337.50	190,817.84	88,578.87	88,578.87	202,150.00	5,436,352.46	5,028,988.53	202,400.04	204,968.89

Appropriated for	Amount Appropriated General Assembly 1901.
Amounts forward,	\$5,016,047.12
State Board of Health, salary of Secretary,	4,000 00
" " expenses,	7,000 00
" " investigation of pollution of streams,	5,000 00
Taxes refunded,	3,000 00
Grade crossings,	30,000 00
Deferred claims,	
Connecticut Historical Society,	2,000 00
State Historical Museum,	2,000 00
Groton Monument Association, Anna Warner Bailey Chapter D. A. R.,	600 00
" " repairs of monument,	
Monument 24th Regiment, C. V.,	\$1 000 00
" 1st Light Battery, 6th and 10th Regiments, C. V.,	3,000 00
" and portrait, Gen. Joseph Spencer,	\$1,500 00
" 9th Regiment, C. V.,	
Statue 1st Regiment Cavalry, C. V.,	
Medals for 1st, 2d, and 3d Regiments, C. V.,	
State paupers,	12,000 00
Printing and circulating Public Documents,	110,000 00
Capitol grounds, care of,	100,000 00
" " electric wiring and fixtures,	\$16,000 00
Sundry purposes,	30,000 00
Monument to mark birthplace of John Brown,	\$1,000 00
Constitutional Convention, pay of members,	
Clerk of Bills,	
Engrossing Clerk,	
Connecticut Civil Officer, edition of 1903, purchase and distribution,	
Commission on Sculpture,	
" " repairs of Capitol and site for new buildings,	
" " Louisiana Purchase Exposition,	
Bridge across Byram river, one-third of cost,	\$4,000 00
Total,	\$5,848,147.12
Grants by General Assembly, 1903,	
" " " " transportation,	
" " Senate,	
" " House,	

Total,

* Brought from accounts for 1903 and 1904.

Deficit Appropria- tion General Assembly 1903.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion General Assembly 1903.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1904.	Carried to Accounts for 1904 and 1905.
27,337.50	190,817.84	38,578.37	38,578.37	202,150.00	5,436,352.48	5,028,988.58	202,400.04	204,968.89
.....					4,000.00	4,000.00	.....	.....
.....		200.00	.....	.....	7,200.00	7,198.91	.....	.....
.....			200.00	.....	4,800.00	4,875.00	1.09	.....
.....	17,648.82	.....	.....	.....	20,648.82	20,648.82	425.00	.....
.....					30,000.00	.....	30,000.00	.....
.....				540.70	540.70	540.70	.....	.....
.....					2,000.00	2,000.00	.....	.....
.....					2,000.00	2,000.00	.....	.....
.....					600.00	600.00	.....	.....
.....				2,500.00	2,500.00	2,500.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					8,000.00	.....	.....	3,000.00
.....					1,500.00	1,500.00	.....	.....
.....				1,000.00	1,000.00	1,000.00	.....	.....
.....				3,000.00	3,000.00	.....	.....	3,000.00
.....				2,000.00	2,000.00	685.35	1,314.65	.....
.....	3,810.70	.....	.....	.....	15,810.70	15,810.70	.....	.....
.....	44,887.88	.....	.....	.....	154,887.88	154,887.81	10.07	.....
.....	15,254.59	1,096.58	.....	.....	116,351.17	116,351.17	.....	.....
.....			1,096.58	.....	14,903.42	14,903.42	.....	.....
24,283.00	32,307.22	.....	.....	.....	86,590.22	86,590.22	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....				50,400.00	50,400.00	50,400.00	.....	.....
2,500.00					2,500.00	2,500.00	.....	.....
2,500.00					2,500.00	2,500.00	.....	.....
.....				1,304.00	1,304.00	1,304.00	.....	.....
.....				10,000.00	10,000.00	.....	.....	10,000.00
.....				50,000.00	50,000.00	.....	.....	50,000.00
.....				100,000.00	100,000.00	21,900.00	.....	78,100.00
.....					4,000.00	4,000.00	.....	.....
56,620.50	304,727.05	39,874.95	39,874.95	422,894.70	6,132,389.37	5,549,774.63	234,150.85	349,068.89
.....						23,031.42	.....	.....
.....						22,376.53	.....	.....
.....						25,964.80	.....	.....
.....						93,793.45	.....	.....
.....						5,714,340.83	.....	.....

State of Connecticut

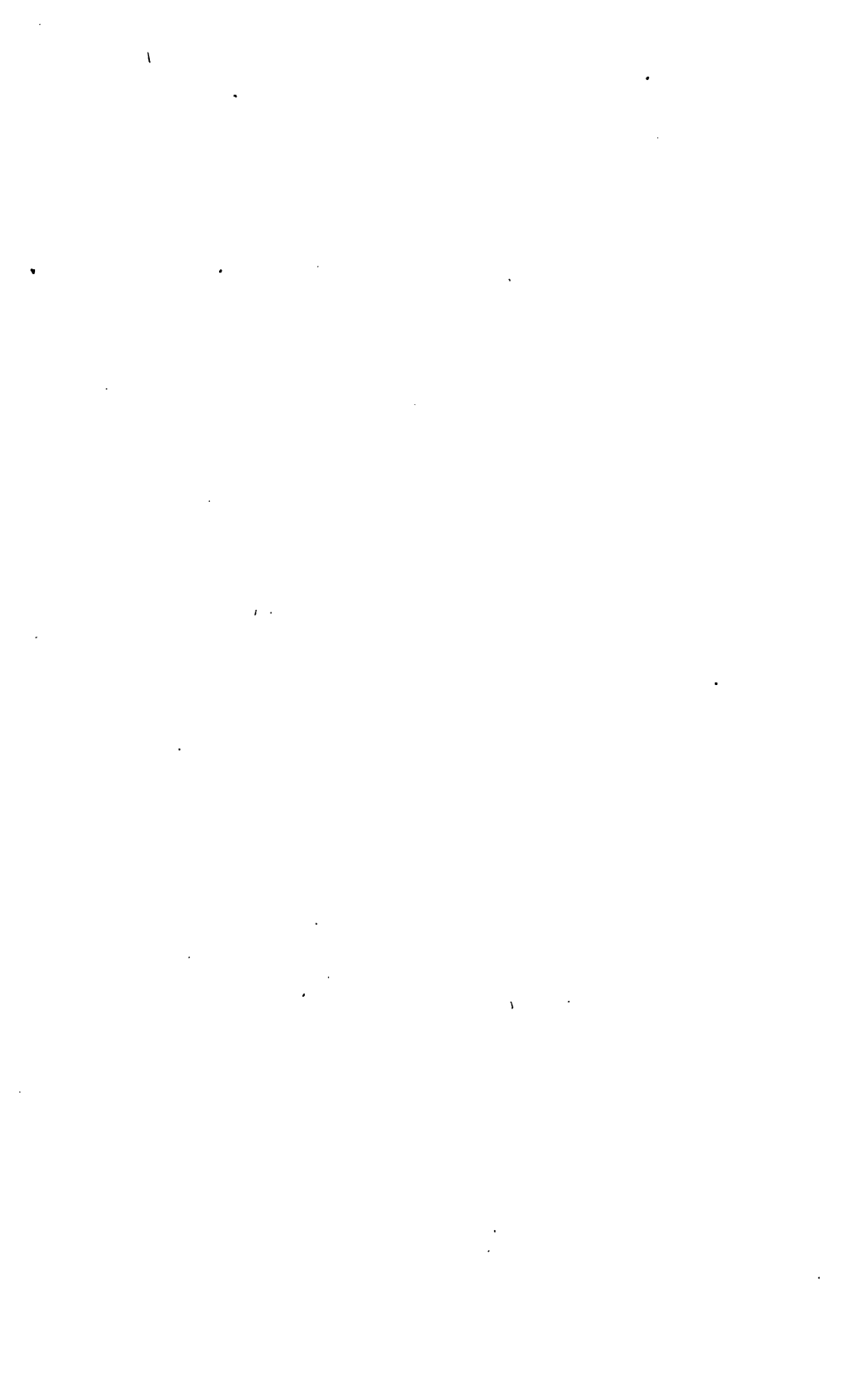
PUBLIC DOCUMENT No. 1

REPORT
OF
THE COMPTROLLER
TO
THE GOVERNOR

For the Year ended September 30, 1904

PRINTED BY ORDER OF THE LEGISLATURE

Hartford Press
THE CASE, LOCKWOOD & BRAINARD COMPANY
1904



State of Connecticut.

COMPTROLLER'S REPORT.

STATE OF CONNECTICUT,
COMPTROLLER'S OFFICE,
NOVEMBER 1, 1904.

To His Excellency, Abiram Chamberlain, Governor:

Sir:—In compliance with the statute, I have the honor to present herewith my annual report of the transactions of this department for the fiscal year commenced October 1, 1903, and ended September 30, 1904.

RECEIPTS.

FROM ORDINARY SOURCES, MORE THAN LAST YEAR.

The receipts from all sources for the Civil List Funds, during the fiscal year ended September 30, 1904, were three million, three hundred eighteen thousand, eight hundred eighty-nine and nineteen one-hundredths dollars (\$3,318,889.19), an increase over the receipts from ordinary sources of the previous year of one hundred two thousand, seven hundred sixty-eight and ninety-five one-hundredths dollars (\$102,768.95).

EXPENDITURES.

FOR ORDINARY PURPOSES, LARGER THAN LAST YEAR.

The expenditures during the same period were three million, two hundred nine thousand, seven hundred forty-eight and twelve one-hundredths dollars (\$3,209,748.12), an apparent decrease of four hundred four thousand, six hundred sixteen and three one-hundredths dollars (\$404,616.03). But when it is remembered that five hundred eighty-six thousand dollars (\$586,000) of State bonds were purchased in 1903, and only one hundred twenty-five thousand dollars (\$125,000) in 1904, it is seen that there is actually an increase of fifty-six thousand, three hundred eighty-three and ninety-seven one-hundredths dollars (\$56,383.97) in ordinary expenses of the State over last year.

COMPTROLLER'S REPORT, 1904.

BALANCE IN TREASURY.

LARGER THAN LAST YEAR.

The balance in the Treasury to the credit of the Civil List Funds September 30, 1904, was seven hundred thirty-seven thousand, five hundred fifteen and fifty-one one-hundredths dollars (\$737,515.51), an increase over the balance of the year previous of one hundred nine thousand, one hundred forty-one and seven one-hundredths dollars (\$109,141.07).

CAPITOL AND GROUNDS.

The repairs upon the Capitol dome, authorized by Special Act No. 435 of 1903, which were in process at the time of making my last report, have been completed. In this I esteem it a piece of good fortune for the State to have had the supervision of William Angus of this city, who superintended the original construction of that part of the structure.

Upon the beginning of cold weather in the fall of 1903, the staging was made secure and work suspended until spring. A new capstone, with one to go directly beneath it, was ordered; also a new tie rod extending from the base of the statue to the top of the lantern, holding the statue in position. In the spring work was resumed, and the capstone, with the seven courses immediately below it, were relaid with the best Portland cement and connected with copper dowels. The new tie bolt was put in place, and the phoenix column filled with cement. The "Genius" was put in its old place, and fastened in the same manner as originally, and, when replaced, was filled with cement to the height of the arms, to give weight and stability to it. The entire stonework of the dome was cleaned and repointed, and the new statue of "Ceres," which was made during the winter, was put in place. All the rest of the exterior of the building which is specially exposed has been repointed and, with the exception of the roof, is now in first-class condition.

In conclusion, to my clerks, the superintendents, and all the Capitol employees, I wish to express my appreciation of the faithfulness with which they severally have discharged their duties, and thus shared with me the responsibilities of my office.

Respectfully submitted,



Comptroller.

Grand List.

THE GRAND LIST.

The Grand List of the State for October 1, 1903, amounts to six hundred seventy-seven million three hundred ninety-six thousand seven hundred eleven dollars (\$677,396,711). This is an increase of twelve million three hundred two thousand four hundred ten dollars (\$12,302,410) over the amount of the preceding year. In the following tables I have given the total list of taxable property for each town of the State, as corrected by the Board of Equalization:

HARTFORD COUNTY.

Towns.	October 1, 1903.
Hartford,	\$73,357,470
Avon,	471,319
Berlin,	1,311,258
Bloomfield,	821,058
Bristol,	5,910,413
Burlington,	363,451
Canton,	1,535,635
East Granby,	544,909
East Hartford,	3,874,777
East Windsor,	1,550,794
Enfield,	3,717,858
Farmington,	1,888,510
Glastonbury,	2,261,517
Granby,	570,941
Hartland,	207,246
Manchester,	10,869,623
Marlborough,	149,259
New Britain,	21,410,485
Newington,	621,685
Plainville,	1,178,520
Rocky Hill,	528,284

Grand List. — Continued.	
Towns.	October 1, 1903.
Simsbury,	2,041,747
Southington,	3,783,028
South Windsor,	1,266,568
Suffield,	1,916,232
West Hartford,	3,302,865
Wethersfield,	1,432,706
Windsor,	1,682,528
Windsor Locks,	2,160,483
	\$150,731.169

NEW HAVEN COUNTY.

Towns.	October 1, 1903.
New Haven,	\$106,386,539
Ansonia,	9,417,224
Beacon Falls,	400,564
Bethany,	385,006
Branford,	2,454,870
Cheshire,	1,211,611
Derby,	5,358,178
East Haven,	1,084,423
Guilford,	1,357,197
Hamden,	2,371,252
Madison,	1,179,095
Meriden,	20,144,873
Middlebury,	453,572
Milford,	3,568,668
Naugatuck,	7,279,842
North Branford,	412,415
North Haven,	1,012,609
Orange,	5,415,445
Oxford,	426,446
Prospect,	157,228
Seymour,	2,964,551
Southbury,	435,852
Wallingford,	5,811,700
Waterbury,	46,611,906
Wolcott,	221,876
Woodbridge,	532,571
	\$227,055,513

Grand List. — Continued.**NEW LONDON COUNTY.**

Towns.	October 1, 1903.
New London,	\$13,093,753
Norwich,	16,378,449
Bozrah,	389,687
Colchester,	855,756
East Lyme,	977,418
Franklin,	285,627
Griswold,	2,229,150
Groton,	3,951,843
Lebanon,	779,721
Ledyard,	421,412
Lisbon,	239,196
Lyme,	254,416
Montville,	1,196,004
No. Stonington,	409,929
Old Lyme,	666,547
Preston,	592,246
Salem,	191,627
Sprague,	904,198
Stonington,	4,905,128
Voluntown,	327,363
Waterford,	1,488,561
	\$50,538,031

FAIRFIELD COUNTY.

Towns.	October 1, 1903.
Bridgeport,	\$64,905,672
Bethel,	1,200,361
Brookfield,	421,156
Darien,	3,050,090
Danbury,	13,525,627
Easton,	545,964
Fairfield,	3,517,745
Greenwich,	13,912,496
Huntington,	4,292,095
Monroe,	322,850
New Canaan,	2,323,295

		Grand List. — Continued.
Towns.		October 1, 1903.
New Fairfield,	.	400,787
Newtown,	.	1,849,054
Norwalk,	.	13,772,559
Redding,	.	626,699
Ridgefield,	.	2,252,920
Sherman,	.	393,414
Stamford,	.	19,225,517
Stratford,	.	1,919,861
Trumbull,	.	777,918
Weston,	.	443,413
Westport,	.	3,071,367
Wilton,	.	831,358
		\$153,492,218

WINDHAM COUNTY.

Towns.		October 1, 1903.
Brooklyn,	.	\$1,217,141
Ashford,	.	180,624
Canterbury,	.	351,454
Chaplin,	.	179,679
Eastford,	.	154,624
Hampton,	.	281,811
Killingly,	.	3,857,010
Plainfield,	.	2,582,331
Pomfret,	.	1,519,052
Putnam,	.	4,360,620
Scotland,	.	179,045
Sterling,	.	589,487
Thompson,	.	2,285,877
Windham,	.	5,686,291
Woodstock,	.	764,332
		\$24,189,378

LITCHFIELD COUNTY.

Towns.		October 1, 1903.
Litchfield,	.	\$2,750,707
Barkhamsted,	.	306,721
Bethlehem,	.	317,905

Grand List. — Continued.

Towns.	October 1, 1903.
Bridgewater,	312,805
Canaan,	414,597
Colebrook,	363,941
Cornwall,	528,854
Goshen,	410,618
Harwinton,	412,690
Kent,	604,344
Morris,	391,953
New Hartford,	1,002,130
New Milford,	3,322,960
North Canaan,	998,666
Norfolk,	1,110,240
Plymouth,	1,099,999
Roxbury,	556,512
Salisbury,	1,882,947
Sharon,	1,619,846
Thomaston,	2,313,660
Torrington,	8,493,244
Warren,	238,473
Washington,	1,422,414
Watertown,	1,310,718
Winchester,	4,818,698
Woodbury,	915,139

\$37,910,781**MIDDLESEX COUNTY.**

Towns.	October 1, 1903.
Middletown,	\$10,194,332
Haddam,	576,411
Chatham,	853,187
Chester,	667,417
Clinton,	793,838
Cromwell,	1,155,092
Durham,	413,007
East Haddam,	1,109,045
Essex,	1,318,876
Killingworth,	298,155
Middlefield,	450,932

Grand List. — <i>Concluded.</i>	
Towns.	October 1, 1903.
Old Saybrook,	588,535
Portland,	1,332,377
Saybrook,	949,020
Westbrook,	509,672
	<u>\$21,209,896</u>

TOLLAND COUNTY.

Towns.	October 1, 1903.
Tolland,	\$374,473
Andover,	149,963
Bolton,	165,597
Columbia,	240,263
Coventry,	581,618
Ellington,	990,580
Hebron,	412,213
Mansfield,	662,151
Somers,	673,288
Stafford,	1,912,490
Union,	126,655
Vernon,	5,688,328
Willington,	292,106
	<u>\$12,269,725</u>

SUMMARY.

Counties.	October 1, 1903.
Hartford,	\$150,731,169
New Haven,	227,055,513
New London,	50,538,031
Fairfield,	153,492,218
Windham,	24,189,378
Litchfield,	37,910,781
Middlesex,	21,209,896
Tolland,	12,269,725
	<u>\$677,396,711</u>

DETAILED ACCOUNTS
OF EXPENDITURES

FOR THE

Fiscal Year Ended September 30, 1904.



No. 1.—General Assembly.**No. 2.—Executive Offices.**

No. 1.

GENERAL ASSEMBLY.

Orders in favor of		
Henry Roberts, Lieutenant-Governor, portrait,	\$300 00	
H. H. Willes, frame for portrait of Lieutenant-Governor,	85 00	
Herbert Randall, portrait of Speaker of House, Session 1901,	25 00	
A. C. Baldwin, Clerk of House, indexing Journal,	200 00	
E. A. Sherman, engrossing resolutions,	30 00	
American Shear Co., knives,	18 00	
		\$658 00

No. 2.

SALARIES AND EXPENSES IN EXECUTIVE OFFICES.

EXECUTIVE DEPARTMENT.

SALARIES.

Orders in favor of		
Abiram Chamberlain, Governor,	\$4,000 00	
Albert R. Chamberlain, Executive Secretary,	1,200 00	
Frank D. Rood, Executive Clerk,	1,800 00	
		\$7,000 00

No. 2.—Executive Offices.—Continued.

EXPENSES.

Orders in favor of		
Frank D. Rood, Executive Clerk, office expenses,	\$364 85	
Frank D. Rood, paid for clerical serv- ices,	111 00	
Albert R. Chamberlain, Executive Secretary, premium on bond,	1 75	
James P. Bree, Auditor,	12 25	
Lester D. Phelps, Auditor,	11 59	
Southern New England Telephone Co.,	8 20	
The Case, Lockwood & Brainard Co., printing, stationery, etc.,	354 75	
C. S. Huntley & Co., railroad atlas, .	15 00	
George M. Cole, Adjutant-General, on account of expenses of Governor and party at launching of the battle- ship <i>Connecticut</i> ,	200 00	
	\$1,079 39	\$8,079 39

LIEUTENANT-GOVERNOR.

Orders in favor of		
Henry Roberts, salary,	\$500 00	\$500 00

SECRETARY'S OFFICE.

SALARIES.

Orders in favor of		
Charles G. R. Vinal, Secretary, . . .	\$1,500 00	
John G. Mitchell, Deputy Secretary, .	2,300 00	
Richard J. Dwyer, Chief Clerk, . . .	1,800 00	
Albert R. Parsons, Assistant Clerk, .	1,400 00	
Marion C. Wicks, Assistant Clerk, . .	785 00	
Georgia L. Hugentobler, Assistant Clerk,	785 00	
Katherine C. Dwyer, Assistant Clerk, .	785 00	
Mary L. Desmore, Assistant Clerk, . .	377 50	
	\$9,732 50	

No. 2.—Executive Offices.—Continued.

EXPENSES.

Orders in favor of	
John G. Mitchell, Deputy Secretary,	
office expenses,	\$367 53
John G. Mitchell, premium on bond, .	1 75
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 59
Emery Preserving Co., preservation	
of old records,	1,194 50
Belknap & Warfield, printing, sta-	
tionery, etc.,	92 73
The Case, Lockwood & Brainard Co.,	
stationery, etc.,	408 15
Library Bureau, filing case, etc., .	11 25
Smith Premier Typewriter Co., sup-	
plies, etc.,	6 65
	\$2,106 40

\$11,838 90

TREASURER'S OFFICE.

SALARIES.

Orders in favor of	
Henry H. Gallup, Treasurer,	\$1,500 00
B. Frank Marsh, Chief Clerk,	1,800 00
B. Frank Marsh, Chief Clerk, services	
in place of Third Assistant,	500 00
Charles F. Sumner, First Assistant	
Clerk,	1,400 00
Charles F. Sumner, First Assistant	
Clerk, services in place of Third	
Assistant,	500 00
Lorenzo Moses, Second Assistant, . .	1,400 00
Lorenzo Moses, Second Assistant,	
services in place of Third Assistant, .	500 00
Agnes M. Pye, Assistant,	67 50
Etta M. Taylor, Assistant,	70 00
F. G. Marsh, Assistant,	82 50
Florence S. Brooks, Assistant,	25 00
Edna C. Sumner, Assistant,	15 00
Mary L. Desmore, Assistant,	37 50
Mary E. Scanlon, Assistant,	22 50
	\$7,920 00

No. 2. — Executive Offices. — *Continued.*

EXPENSES.

Orders in favor of	
Henry H. Gallup, Treasurer, premium on bond,	\$175 00
Henry H. Gallup, Treasurer, office expenses,	327 78
B. Frank Marsh, Chief Clerk, premium on bond,	52 50
Charles F. Sumner, Assistant, premium on bond,	52 50
L. Moses, Assistant, premium on bond,	52 50
James P. Bree, Auditor,	159 25
Lester D. Phelps, Auditor,	66 36
Charles N. Daniels, Auditor,	110 97
The Case, Lockwood & Brainard Co., printing and stationery,	343 55
Kellogg & Bulkeley, check books,	50 00
United States Envelope Co., stationery, etc.,	350 61
	<u>\$1,741 02</u>

\$9,661 02

BOARD OF EQUALIZATION.

Orders in favor of	
B. Frank Marsh, Clerk, salary,	\$200 00
B. Frank Marsh, Clerk, stationery, etc.,	22 10

\$222 10

COMPTROLLER'S OFFICE.

SALARIES.

Orders in favor of	
William E. Seeley, Comptroller,	\$1,625 00
F. Clarence Bissell, Chief Clerk,	1,800 00
John H. Belden, Assistant Clerk,	1,400 00
Kate T. Ryan, Assistant,	780 00
Minnie E. Condell, Assistant,	780 00
	<u>\$6,385 00</u>

No. 2. — Executive Officers. — Continued.

EXPENSES.

Orders in favor of	
William E. Seeley, Comptroller, premium on bond,	\$87 50
F. C. Bissell, Chief Clerk, office expenses,	177 81
F. C. Bissell, Chief Clerk, premium on bond,	35 00
John H. Belden, Assistant, premium on bond,	35 00
Charles N. Daniels, Auditor,	24 66
James P. Bree, Auditor,	61 25
Lester D. Phelps, Auditor,	56 66
C. H. Capen, investigating pauper cases,	20 91
F. C. Bissell, expenses investigating pauper cases,	48 95
The Case, Lockwood & Brainard Co., printing and stationery,	204 15
Smith & McDonough, stationery, etc.,	5 80
Munson Supply Co., cushion tops for typewriter keys,	5 00
Belknap & Warfield, stationery, etc.,	2 90
Southern New England Telephone Co.,	35 40
Neal, Goff & Inglis, cabinet,	1 00
Bailey Mfg. Co., copy books,	16 50
	\$818 49

\$7,203 49

BOARD OF CONTROL.

Orders in favor of		
F. C. Bissell, Clerk, salary,	\$400 00	\$400 00

ATTORNEY-GENERAL'S OFFICE.

SALARIES.

Orders in favor of	
William A. King, Attorney-General,	\$4,000 00
Helen Kelley, Clerk,	780 00
	\$4,780 00

No. 2.—Executive Offices.—Concluded.**No. 3.—Judicial Expenses.**

EXPENSES.

Orders in favor of	
William A. King, Attorney-General,	
personal expenses,	\$259 63
William A. King, Attorney-General,	
office expenses,	26 84
William A. King, Attorney-General,	
premium on bond,	17 50
Fred'k Prentice, assistance,	13 50
Perkins & Perkins, assistance,	25 00
Charles Phelps, assistance,	1,174 20
Frank E. Healy, assistance,	50 00
Donald T. Warner, assistance,	300 00
Michael Kenealy, assistance,	50 00
E. L. Scofield, assistance,	288 00
James T. Walsh, assistance,	50 00
W. T. Halliday, assistance,	10 00
The Case, Lockwood & Brainard Co.,	
printing and stationery,	134 90
Smith & McDonough, stationery,	1 70
Southern New England Telephone	
Co.,	19 05
Dissell Pub. Co., annotating, etc.,	5 00
	\$2,425 32

\$7,205 32

\$45,110 22

No. 3.

JUDICIAL EXPENSES.

SALARIES OF JUDGES.

SUPREME COURT.

Orders in favor of	
David Torrance, Chief Justice,	\$5,250 00
Simeon E. Baldwin, Associate Justice,	4,000 00
William Hamersley, Associate Justice,	4,000 00
Frederick B. Hall, Associate Justice,	4,000 00
Samuel O. Prentice, Associate Justice,	4,000 00

\$21,250 00

No. 3. — Judicial Expenses. — Continued.

SUPERIOR COURT.

Orders in favor of		
John M. Thayer (18 mos.), . . .	\$6,000 00	
Silas A. Robinson,	4,000 00	
Ralph Wheeler,	4,000 00	
George W. Wheeler,	4,000 00	
Milton A. Shumway,	4,000 00	
William T. Elmer,	4,000 00	
Alberto T. Roraback,	4,000 00	
William S. Case,	4,000 00	
Edwin B. Gager (11 mos.), . . .	3,666 63	
		\$37,666 63

COURTS OF COMMON PLEAS.

Orders in favor of		
John Coats, Hartford County, . .	\$3,000 00	
Leverett M. Hubbard, New Haven County (civil),	3,000 00	
James Bishop, New Haven County (criminal),	3,000 00	
Walter C. Noyes, New London County (civil),	2,500 00	
Walter C. Noyes, New London County (criminal),	500 00	
Howard J. Curtis, Fairfield County (civil),	4,000 00	
John H. Light, Fairfield County (criminal),	2,000 00	
Gideon H. Welch, Litchfield County (14 mos.),	3,500 00	
		\$21,500 00

WATERBURY DISTRICT COURT.

Orders in favor of		
George H. Cowell,		\$3,000 00

No. 8.—Judicial Expenses.—Continued.

EXPENSES OF JUDGES.

Orders in favor of

David Torrance,	\$1,500 00
Simeon E. Baldwin,	1,500 00
William Hamersley,	1,537 50
Frederick B. Hall,	1,500 00
Samuel O. Prentice,	1,500 00
John M. Thayer (18 mos.),	2,037 50
Silas A. Robinson,	1,500 00
Ralph Wheeler,	1,500 00
George W. Wheeler,	1,500 00
Milton A. Shumway,	1,500 00
William T. Elmer,	1,500 00
Alberto T. Roraback,	1,500 00
William S. Case,	1,500 00
Edwin B. Gager,	1,500 00
E. Peck,	40 77
L. M. Hubbard,	240 35
James Bishop,	57 80
Walter C. Noyes,	39 55
Howard J. Curtis,	189 27
John H. Light,	60 00
Gideon H. Welch,	154 96

 \$22,357 70
SALARIES OF STATE'S ATTORNEYS.

Orders in favor of

Arthur F. Eggleston, Hartford County,	\$4,000 00
William H. Williams, New Haven County,	4,000 00
John P. Kellogg, Assistant, New New Haven County, Waterbury, .	1,200 00
Solomon Lucas, New London County,	2,500 00
Samuel Fessenden, Fairfield County,	4,000 00
Charles E. Searls, Windham County,	1,700 00
Donald T. Warner, Litchfield County,	1,833 33
John M. Murdoch, Middlesex County,	892 50
Frank D. Haines, Middlesex County,	722 50
Joel H. Reed, Tolland County, .	1,250 00

 \$22,098 33

No. 8. — Judicial Expenses. — Continued.**SALARIES OF PROSECUTING ATTORNEYS.**

Orders in favor of	
Robert J. Woodruff, New Haven County,	\$2,000 00
Albert P. Bradstreet, Waterbury District,	1,500 00
Michael Kenealy, Fairfield County,	1,500 00
H. A. Hull, New London County,	1,200 00
	\$6,200 00

EXPENSES OF ATTORNEYS.

Orders in favor of	
William H. Williams,	\$200 00
John P. Kellogg,	200 00
Solomon Lucas,	200 00
Samuel Fessenden,	200 00
Charles E. Searls,	200 00
Donald T. Warner,	200 00
John M. Murdoch,	105 00
Frank D. Haines,	83 35
Joel H. Reed,	200 00
Robert J. Woodruff,	249 40
Michael Kenealy,	200 00
	\$2,037 75

PREMIUMS ON BONDS OF ATTORNEYS.

Orders in favor of	
Arthur F. Eggleston, Hartford County,	\$10 50
William H. Williams, New Haven County,	43 50
John P. Kellogg, New Haven County,	7 00
Solomon Lucas, New London County,	10 50
Samuel Fessenden, Fairfield County,	10 50
Charles E. Searls, Windham County,	10 50
Frank D. Haines, Middlesex County,	10 50
Joel H. Reed, Tolland County,	10 50

No. 8. — Judicial Expenses. — Continued.

Robert J. Woodruff, New Haven County,	7 00
A. P. Bradstreet, Waterbury District,	7 00
H. A. Hull, New London County,	7 00

\$134 50

SALARIES OF SHERIFFS.

Orders in favor of	
Edwin J. Smith, Hartford County,	\$1,000 00
Albert B. Dunham, New Haven County,	999 99
George O. Jackson, New London County (15 mos.),	1,249 99
Sidney E. Hawley, Fairfield County (10 mos.),	833 33
Preston B. Sibley, Windham County,	1,000 00
Chesterfield C. Middlebrooks, Litchfield County,	1,000 00
Richard Davis, Middlesex County,	1,000 00
Amasa P. Dickinson, Tolland County,	1,000 00

\$8,083 31

PREMIUMS ON BONDS OF SHERIFFS.

Orders in favor of	
Edwin J. Smith,	\$35 00
Albert B. Dunham,	35 00
George O. Jackson,	35 00
Sidney E. Hawley,	35 00
Preston B. Sibley,	35 00
C. C. Middlebrooks,	35 00
Richard Davis,	35 00
A. P. Dickinson,	35 00

\$280 00

SALARY AND EXPENSES OF STATE REFEREE.

Orders in favor of	
Dwight Loomis, salary,	\$427 77
Dwight Loomis, expenses,	106 94

\$534 71

No. 8. — Judicial Expenses. — Continued.**SUPREME COURT REPORTER.**

Orders in favor of	
James P. Andrews, Reporter, salary,	\$3,000 00
James P. Andrews, Reporter, ex-	
penses,	500 00
James P. Andrews, Reporter, office	
expenses,	65 80
William E. Osborne, Clerk, salary,	1,200 00
The Case, Lockwood & Brainard Co.,	
printing, stationery, etc.,	268 55

\$5,034 35

SALARIES OF CLERKS OF SUPERIOR COURT.

Orders in favor of	
George A. Conant, Clerk, Hartford	
County,	\$4,000 00
J. Lincoln Fenn, Assistant, Hartford	
County,	3,000 00
Edward A. Anketell, Clerk, New	
Haven County,	4,100 00
John C. Gallagher, Assistant, New	
Haven County,	2,750 00
John S. Fowler, Assistant, New	
Haven County,	2,750 02
Samuel J. Marsh, Assistant, New	
Haven County,	2,000 00
John C. Averill, Clerk, New London	
County,	3,333 34
George E. Parsons, Assistant, New	
London County,	666 68
William R. Shelton, Clerk, Fairfield	
County,	4,800 00
William T. Haviland, Assistant, Fair-	
field County,	1,700 00
Fred W. Tracy, Assistant, Fairfield	
County,	2,000 00
John R. Booth, Assistant, Fairfield	
County,	500 00
Edgar M. Warner, Clerk, Windham	
County,	2,733 34

No. 3.—Judicial Expenses.—Continued.

George W. Meloney, Assistant, Windham County,	150 00
Dwight C. Kilbourn, Clerk, Litchfield County,	2,400 00
Wheaton F. Dowd, Assistant, Litchfield County,	600 00
Charles G. R. Vinal, Clerk, Middlesex County,	2,200 00
Frederic Vinal, Assistant, Middlesex County,	600 00
Lyman T. Tingier, Clerk, Tolland County,	1,933 33
Edwin S. Agard, Assistant, Tolland County,	100 00
	\$42,316 71

PREMIUMS ON BONDS OF CLERKS.

Orders in favor of	
George A. Conant, Hartford Superior,	\$38 50
J. Lincoln Fenn, Hartford Superior,	17 50
E. A. Anketell, New Haven Superior,	38 50
John C. Gallagher, New Haven Superior,	17 50
John S. Fowler, New Haven Superior,	17 50
Samuel J. Marsh, New Haven Superior, at Waterbury,	22 60
John C. Averill, New London Superior,	28 00
William R. Shelton, Fairfield Superior,	38 50
William T. Haviland, Fairfield Superior,	17 50
Fred W. Tracy, Fairfield Superior, .	17 50
E. M. Warner, Windham Superior, .	21 00
G. W. Meloney, Windham Superior,	19 93
D. C. Kilbourn, Litchfield Superior,	21 00
W. F. Dowd, Litchfield Superior,	17 50
C. G. R. Vinal, Middlesex Superior, .	29 60
Frederic Vinal, Middlesex Superior,	17 50
L. T. Tingier, Tolland Superior, .	21 00

No. 8.—Judicial Expenses.—Continued.

Edwin S. Agard, Tolland Superior, .	17 50
M. H. Moyer, Hartford Common Pleas,	3 50
F. L. Averill, New Haven Common Pleas,	17 50
Philip Pond, Assistant, New Haven Common Pleas,	7 00
L. F. Root, Waterbury District, .	21 00
Wm. M. Gillette, Assistant, Water- bury District,	17 50
John C. Averill, New London Com- mon Pleas,	7 00
W. B. Coit, Assistant, New London Common Pleas,	3 50
W. R. Shelton, Fairfield Common Pleas,	3 50
W. T. Haviland, Fairfield Common Pleas,	3 50
W. F. Dowd, Litchfield Common Pleas,	3 50
	3 50

\$506 13

PREMIUMS ON BONDS OF CORONERS.

Orders in favor of	
Henry E. Taintor, Hartford County, .	\$7 50
Eli Mix, New Haven County, .	13 55
Franklin H. Brown, New London County,	10 50
Charles A. Doten, Fairfield County, .	14 00
Richard T. Higgins, Litchfield County, .	10 50
Stephen B. Davis, Middlesex County, .	10 50
Charles Phelps, Tolland County, .	10 50

\$77 05

COURT EXPENSES.

SUPERIOR COURT, HARTFORD COUNTY.

Orders in favor of	
George A. Conant, Clerk —	
Bills of costs,	\$9,939 57
Jury debenture,	3,554 76

No. 8.—Judicial Expenses.—Continued.

Coroner,	3,016 95	
Sheriff, deputies, and jury officers, attendance,	1,356 50	
Messenger,	1,358 50	
Stenographer, services and transcripts,	2,693 20	
Service of jury warrants,	314 09	
Rewards for conviction of criminals,	330 00	
Jury commissioners,	49 50	
Clerical assistance for clerk,	1,150 98	
Sundries, printing, stationery, light, heat, etc.,	2,241 10	
		\$26,005 15

SUPREME COURT.

Orders in favor of

George A. Conant, Clerk.

Sheriff,	\$58 00	
Messenger,	60 00	
Typewriting for judges,	545 22	
Supreme Court records,	150 25	
Sundries, printing, etc.,	4,200 75	
		\$5,014 22

SUPERIOR COURT, NEW HAVEN COUNTY.

Orders in favor of

Edward A. Anketell, Clerk —

Bills of costs,	\$12,077 23	
Jury debenture,	5,808 20	
Coroner,	5,280 72	
Sheriff, deputies, and jury officers, attendance,	1,683 00	
Messenger,	1,449 50	
Stenographer, services and transcripts,	5,958 90	
Detectives' services,	554 29	
Service of jury warrants,	394 01	
Jury commissioners,	37 30	
Sundries, printing, stationery, heat, light, etc.,	4,153 37	
		\$37,396 52

No. 3. — Judicial Expenses. — Continued.

SUPREME COURT.

Orders in favor of

Edward A. Anketell, Clerk —

Sheriff,	\$60 00
Messenger,	50 00
Supreme Court records,	496 30
Sundries, printing, etc.,	4,500 94

\$5,107 24

SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Orders in favor of

Samuel J. Marsh, Clerk —

Bills of costs,	\$5,881 99
Jury debenture,	3,429 86
Sheriff, deputies, and jury officers, attendance,	629 00
Messenger,	312 50
Stenographer, services and transcripts,	1,037 30
Service of jury warrants,	339 20
Detective services,	486 67
Sundries, printing, stationery, light, heat, etc.,	2,068 60
Copies for Supreme Court,	56 30

\$14,241 42

SUPERIOR COURT, NEW LONDON COUNTY.

Orders in favor of

John C. Averill, Clerk —

Bills of costs,	\$9,244 50
Jury debenture,	1,814 70
Coroner,	3,094 44
Sheriff, deputies, and jury officers, attendance,	1,038 00
Messenger,	355 00
Stenographer, services and transcripts,	1,763 50
Service of jury warrants,	102 00
Sundries, printing, stationery, light, heat, etc.,	1,818 60
Copies for Supreme Court,	55 80

\$19,286 54

No. 3.—Judicial Expenses.—Continued.

SUPREME COURT.

Orders in favor of

John C. Averill, Clerk—

Sheriff,	\$18 00
Messenger,	10 00
Supreme Court records,	34 50
Sundries, printing, etc.,	321 63

\$384 13

SUPERIOR COURT, FAIRFIELD COUNTY.

Orders in favor of

William R. Shelton, Clerk—

Bills of costs,	\$26,898 30
Jury debenture,	5,476 42
Coroner,	3,355 60
Sheriff, deputies, and jury officers, attendance,	1,893 00
Messenger,	1,205 00
Stenographer, services and transcripts,	5,821 89
Service of jury warrants,	522 11
Rewards for conviction of criminals,	230 00
Jury commissioners,	25 50
Sundries, printing, stationery, light, heat, etc.,	5,473 32
Copies for Supreme Court,	171 10

\$51,072 24

SUPREME COURT.

Orders in favor of

William R. Shelton, Clerk—

Sheriff,	\$54 00
Messenger,	7 50
Supreme Court records,	222 50
Sundries, printing, etc.,	424 75

\$708 75

No. 8. — Judicial Expenses. — Continued.

SUPERIOR COURT, WINDHAM COUNTY.

Orders in favor of	
Edgar M. Warner, Clerk —	
Bills of costs,	\$5,613 94
Jury debenture,	1,600 42
Coroner,	632 13
Sheriff, deputies, and jury officers, attendance,	711 00
Messenger,	245 00
Stenographer, service and transcripts,	1,036 15
Service of jury warrants,	94 13
Jury commissioners,	39 90
Rewards for conviction of criminals,	175 00
Detectives' services,	158 76
Sundries, printing, stationery, light, heat, etc.,	1,276 76
Copies for Supreme Court,	10 80

\$11,593 99

SUPERIOR COURT, LITCHFIELD COUNTY.

Orders in favor of	
Dwight C. Kilbourn, Clerk —	
Bills of costs,	\$4,941 41
Jury debenture,	1,972 72
Coroner,	613 77
Sheriff, deputies, and jury officers, attendance,	752 50
Messenger,	205 00
Stenographer, services and transcripts,	1,281 84
Service of jury warrants,	79 64
Jury commissioners,	56 50
Sundries, printing, stationery, light, heat, etc.,	1,058 01
Reward for conviction of criminals,	75 00
Copies for Supreme Court,	165 00

\$11,201 39

No. 3.—Judicial Expenses.—*Continued.*

SUPERIOR COURT, MIDDLESEX COUNTY.

Orders in favor of

Charles G. R. Vinal, Clerk —

Bills of costs,	\$12,535 89
Jury debenture,	2,607 80
Coroner,	1,582 37
Sheriff, deputies, and jury officers, attendance,	1,061 50
Messenger,	347 50
Stenographer, services and transcripts,	2,597 75
Service of jury warrants,	294 22
Detectives' services,	632 03
Jury commissioners,	25 50
Sundries, printing, stationery, light, heat, etc.,	1,347 37
Rewards for conviction of criminals,	100 00

\$23,131 93

SUPERIOR COURT, TOLLAND COUNTY.

Orders in favor of

Lyman T. Tingier, Clerk —

Bills of costs,	\$776 35
Jury debenture,	813 30
Coroner,	403 93
Sheriff, deputies, and jury officers, attendance,	198 00
Messenger,	90 00
Stenographer, services and transcripts,	323 75
Service of jury warrants,	113 33
Reward for conviction of criminals,	30 00
Jury commissioners,	32 50
Sundries, printing, stationery, light, heat, etc.,	568 04

\$3,349 20

No. 3.—Judicial Expenses.—Continued.

COURT OF COMMON PLEAS, HARTFORD COUNTY.

Orders in favor of

Mahlon H. Moyer, Clerk —

Jury debenture,	\$2,242 32
Sheriff, deputies, and jury officers, attendance,	594 50
Messenger,	795 00
Stenographer, services and transcripts,	1,704 30
Service of jury warrants,	46 38
Associate Judge,	250 00
Sundries, printing, stationery, heat, light, etc.,	1,644 20
Clerk's commissions,	226 73

\$7,503 43**COURT OF COMMON PLEAS (CIVIL), NEW HAVEN COUNTY.**

Orders in favor of

Frederick L. Averill, Clerk —

Jury debenture,	\$3,165 28
Sheriff, deputies, and jury officers, attendance,	769 50
Messenger,	872 50
Stenographer, services and transcripts,	1,846 50
Deputy Judge,	33 40
Service of jury warrants,	84 77
Sundries, printing, stationery, light, heat, etc.,	2,174 25
Clerk's commissions,	105 42

\$9,051 62**COURT OF COMMON PLEAS (CRIMINAL), NEW HAVEN COUNTY.**

Orders in favor of

Frederick L. Averill, Clerk —

Bills of costs,	\$4,302 19
Jury debenture,	2,761 24
Sheriff, deputies, and jury officers, attendance,	464 00
Messenger,	207 50

No. 8. — Judicial Expenses. — Continued.

Stenographer, services and transcripts,	626 30
Service of jury warrants,	280 54
Reward for conviction of criminals,	25 00
Sundries, printing, stationery, light, heat, etc.,	306 88
Clerk's commissions,	280 64

\$9,254 29

COURT OF COMMON PLEAS (CIVIL), NEW LONDON COUNTY.

Orders in favor of

John C. Averill, Clerk —

Jury debenture,	\$660 84
Sheriff, deputies, and jury officers, attendance,	489 00
Messenger,	205 00
Stenographer, services and transcripts,	187 70
Service of jury warrants,	16 00
Associate Judge,	10 00
Sundries, printing, stationery, heat, light, etc.,	387 86
Clerk's commissions,	53 51

\$2,009 91

COURT OF COMMON PLEAS (CRIMINAL), NEW LONDON COUNTY.

Orders in favor of

John C. Averill, Clerk —

Bills of costs,	\$2,391 02
Jury debenture,	640 62
Sheriff, deputies, and jury officers, attendance,	188 00
Messenger,	65 00
Stenographer, services and transcripts,	140 00
Service of jury warrants,	70 00
Sundries, printing, stationery, light, heat, etc.,	163 81
Clerk's commissions,	179 93

\$3,838 38

No. 3.—Judicial Expenses.—Continued.

COURT OF COMMON PLEAS (CIVIL), FAIRFIELD COUNTY.

Orders in favor of	
William T. Haviland, Clerk —	
Jury debenture,	\$867 16
Sheriff, deputies, and jury officers,	
attendance,	751 00
Messenger,	547 50
Stenographer, services and transcripts,	457 60
Service of jury warrants,	84 42
Deputy Judge,	481 50
Sundries, printing, stationery, light,	
heat, etc.,	1,597 91
Clerk's commissions,	129 06
	\$4,916 15

COURT OF COMMON PLEAS (CRIMINAL), FAIRFIELD COUNTY.

Orders in favor of	
William R. Shelton, Clerk —	
Bills of costs,	\$6,611 34
Jury debenture,	1,128 50
Sheriff, deputies, and jury officers,	
attendance,	303 00
Messenger,	12 00
Stenographer, services and transcripts,	180 00
Service of jury warrants,	302 20
Sundries, printing, stationery, light,	
heat, etc.,	297 24
Clerk's commissions,	418 28
	\$9,252 56

COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

Orders in favor of	
Wheaton F. Dowd, Clerk —	
Jury debenture,	\$577 38
Sheriff, deputies, and jury officers,	
attendance,	285 50
Messenger,	210 00
Stenographer, services and transcripts,	587 10

No. 8. — Judicial Expenses. — *Continued.*

Service of jury warrants, . . .	28 99
Supreme Court records, . . .	90 00
Sundries, stationery, printing, light, heat, etc., . . .	536 48
Clerk's commissions, . . .	40 49

\$2,355 94

WATERBURY DISTRICT COURT.

Orders in favor of
Linford F. Root, Clerk —

Bills of costs, . . .	\$2,378 42
Jury debenture, . . .	1,833 80
Sheriff, deputies, and jury officers, attendance, . . .	705 00
Messenger, . . .	642 50
Stenographer, services and transcripts, . . .	875 50
Service of jury warrants, . . .	233 02
Deputy Judge, . . .	812 00
Sundries, printing, stationery, light, heat, etc., . . .	1,493 30
Clerk's commissions, . . .	378 67

\$9,352 21

REWARDS PAID FOR CONVICTION OF POULTRY THIEVES.

Orders in favor of

Margaret Leonard, . . .	\$20 00
Daniel O'Reilly, . . .	50 00
E. J. Barnes, . . .	50 00
George Solberg, . . .	50 00
George F. Holbrook, . . .	18 00
Josef Laforge, . . .	20 00
David W. Dutcher, . . .	50 00
Charles Johnson, . . .	50 00
George H. Andrews, . . .	50 00
Wm. D. Thayer, . . .	50 00
Harry C. Smith, . . .	35 00
Albert J. Schnerer, . . .	30 00
S. Carrette, . . .	25 00
Loren Thomson, . . .	80 00

\$578 00

No. 8.—Judicial Expenses.—Concluded. No. 4.—Board of Prisoners.

PAYMENTS ON ACCOUNT OF PROBATION OFFICERS.

Orders in favor of		
W. H. Barnard, printing, etc.,	\$627	05
Wagemaker Furniture Co., files, etc.,	7	20
		\$634 25
		<u>\$460,316 63</u>

No. 4.

BOARD OF PRISONERS IN COUNTY JAILS.

HARTFORD COUNTY.

Orders in favor of		
George A. Conant, Clerk—		
Jailer's bill,	\$29,756	54
Key fees,	863	50
		\$30,620 04

NEW HAVEN COUNTY.

Orders in favor of		
Edward A. Anketell, Clerk—		
Jailer's bill,	\$24,654	10
Key fees,	1,218	50
		\$25,872 60

NEW LONDON COUNTY.

Orders in favor of		
John C. Averill, Clerk—		
Jailer's bill,	\$10,156	69
Key fees,	409	00
		\$10,565 69

No. 4.—Board of Prisoners.—Concluded.

FAIRFIELD COUNTY.

Orders in favor of				
Wm. R. Shelton, Clerk —				
Jailer's bill,	.	.	.	\$17,236 86
Key fees,	.	.	.	922 00
				\$18,158 86

WINDHAM COUNTY.

Orders in favor of				
Edgar M. Warner, Clerk —				
Jailer's bill,	.	.	.	\$7,382 88
Key fees,	.	.	.	122 50
				\$7,505 38

LITCHFIELD COUNTY.

Orders in favor of				
Dwight C. Kilbourn, Clerk —				
Jailer's bill,	.	.	.	\$4,973 14
Key fees,	.	.	.	111 00
				\$5,084 14

MIDDLESEX COUNTY.

Orders in favor of				
Charles G. R. Vinal, Clerk —				
Jailer's bill,	.	.	.	\$3,059 52
Key fees,	.	.	.	103 50
				\$3,163 02

TOLLAND COUNTY.

Orders in favor of				
Lyman T. Tingier, Clerk —				
Jailer's bill,	.	.	.	\$1,897 67
Key fees,	.	.	.	41 50
				\$1,939 17
				\$102,908 90

No. 5.—Capitol and Grounds.

No. 5.

CAPITOL AND GROUNDS.

CAPITOL.

Orders in favor of	
Francis Stevenson, Superintendent, salary,	\$1,600 00
Francis Stevenson, Superintendent, weekly payroll of employees,	22,250 92
Francis Stevenson, Superintendent, sundry bills,	799 78
Francis Stevenson, Superintendent, premium on bond,	1 75
John L. Wilson, Assistant Superintendent, salary,	1,400 00
Southern New England Telephone Co.,	1,531 71
Hartford Electric Light Co.,	1,115 81
Hartford City Gas Light Co.,	15 80
Hartford Water Commissioners,	738 76
William Angus, work on dome,	10,901 27
Stephen Maslen, statue of Ceres,	965 00
Frank H. Sneath, work on roof,	30 50
Joseph Darby, work on roof,	161 92
New England Engineering Co., electrical work,	2,813 25
Ernst Schall, care of and work on clocks,	206 41
	\$44,532 88

OCTOBER, 1903.

Blodgett & Clapp, hardware,	\$114 17
Major & Dundon, lettering signs,	2 50
West Disinfecting Co., disinfectant,	76 50
Patten Dye Works, cleaning carpets,	28 16
Smith Premier Typewriter Co., machine and chair for State Police Department,	123 25

No. 5.—Capitol and Grounds.—*Continued.*

U. S. Envelope Co., stationery, etc., .	12 50
Art Metal Construction Co., on account of steel cases for library, .	5,000 00
Wm. H. Post Carpet Co., rugs and laying carpets,	68 34
Hartford Street Railway Co., tickets for mail carriers,	25 00
Frank J. Knox & Co., hardware, .	11 88
Hartford Lumber Co., lumber, .	8 76
Warner & Bailey Co., overalls, .	2 00
Plimpton Mfg. Co., stationery, etc., .	8 10
T. Sisson & Co., supplies, .	6 86
J. H. & W. E. Cone, hardware, .	44 62
Bradley & Hubbard Mfg. Co., gas fittings,	4 27
Sage, Allen & Co., supplies, .	60 89
C. C. Fuller & Co., furniture and repairs,	149 30

NOVEMBER.

G. W. Lord & Co., chemicals, .	18 40
A. L. Foster & Co., rubber boots, .	10 17
New Haven Mirror Co., repairing mirrors,	32 00
W. E. Burroughs, stepladder, .	6 75
Major & Dundon, lettering signs, .	8 05

DECEMBER.

Wm. H. Post Carpet Co., carpets, etc.,	36 54
Art Metal Construction Co., metal cases for State Police Department,	173 00
Patten Dye Works, cleaning carpets,	6 67
Blodgett & Clapp Co., hardware, .	55 83
Smith Premier Typewriter Co., machine for Comptroller, .	47 75
Theodore Kassenbrook, painting and decorating in Board of Education office,	21 50
Smith Premier Typewriter Co., machine for Secretary, .	76 25
Hartford Street Railway Co., tickets for mail carrier,	50 00

No. 5. — Capitol and Grounds. — Continued.**JANUARY, 1904.**

Simons & Fox, flags,	6 17
The Billings Sidewalk & Coal Co., lime and cement,	4 60
F. W. Griswold Lumber Co., lumber,	5 00
Ralph E. Page, hardware,	6 00
Plunger Elevator Co., material and repairs for elevator,	76 61
Plimpton Mfg. Co., thermometers,	5 60
W. W. Tupper & Co., grates,	72 00
Bradley & Hubbard Mfg. Co., elec- trical supplies,	39 71
Hartford Lumber Co., lumber,	20 98
Robbins Bros., chair for Governor,	28 00
Hollar Lock Inspection & Guaranty Co., repairing locks, Treasurer's vaults,	35 00

FEBRUARY.

Neal, Goff & Inglis, desk for Insur- ance Commissioner, sundries for other offices,	40 00
J. A. Roebing Sons Co., steel rope,	13 25
Linus T. Fenn, furniture for Library, Secretary, and Dairy Commissioner,	93 75
Hartford Lumber Co., lumber,	204 42
F. J. Knox Co., hardware,	25 52
W. H. Post Carpet Co., window shades,	12 00
Blodgett & Clapp, hardware,	18 80
The Bonner-Preston Co., painting and decorating coat and toilet rooms,	355 20
Simons & Fox, awnings,	283 00
Library Bureau, case for Secretary,	16 00

MARCH.

Watson Tryon & Son, repairs,	185 23
Rice & Baldwin Electric Co., sup- plies,	12 00
C. C. Fuller & Co., repairs on furni- ture,	22 50

No. 5. — Capitol and Grounds. — Continued.

W. H. Post Carpet Co., carpet for office of Board of Education of the Blind,	128 50
Hartford Street Railway Co., tickets for mail carrier,	50 00
Art Metal Construction Co., balance on account of steel cases in Library,	1,900 00
Patten Dye Works, cleaning carpets,	2 43
Bonner-Preston & Co., paint, labor, etc.,	176 35
Highway Commissioner, file cabinet for office,	59 90
Plimpton Mfg. Co., stationery,	12 50

APRIL.

P. Garvin, twine, etc.,	28 90
Hartford Lumber Co., lumber,	56 52
Warner-Bailey Co., overalls,	10 00
Library Bureau, case for Labor Bu- reau,	22 50
W. L. Whittemore & Son, dusters, brushes, etc.,	19 50

MAY.

Hartford & Spring Brook Ice Co., ice,	485 00
Chas. W. Shea, woodwork, and chairs for Senate,	656 25
Hartford Coal Co., coal,	3,540 00
Hartford Mill Supply Co., valves, etc.,	15 64
Bradley & Hubbard Mfg. Co., elec- tric fixtures, etc.,	33 50
Plunger Elevator Co., repairs, etc.,	1 45
Standard Oil Co., oil,	6 76
Bradley & Hubbard Mfg. Co., fire alarm bells,	6 00
J. C. Bidwell & Co., rubber strips,	7 90
Chas. F. Sweet, oil,	21 61
Hartford Telegram Co., advertising bids,	20 00
Alling Rubber Co., hose,	31 00
C. H. Talcott & Co., salsoda, etc.,	2 75

No. 5. — Capitol and Grounds. — Continued.

F. J. Knox & Co., plumbers' supplies,	99 34
Bradley & Hubbard Mfg. Co., fixtures, etc.,	11 69
Hartford Times, advertising bids, .	25 60
Robbins Bros., desk for Insurance Department,	30 60
Sage, Allen & Co., combs, etc., . .	6 93
Hartford Wire Works Co., repairs elevator doors,	6 00
Woolley Hardware Co., hardware, .	9 96
Jewell Belting Co., hardware, . .	3 95
Smith Premier Typewriter Co., chair for Comptroller's office,	6 65
Geo. W. Lord & Co., chemicals, . .	16 56
Smith, Bourn & Co., belting, . . .	2 25
T. Sisson & Co., supplies,	11 34
Chas. W. Shea, woodwork,	6 90
Phoenix Iron Works, grate bars, . .	13 28
J. H. & W. E. Cone, hardware, . .	72 03

JUNE.

Hartford Courant Co., advertising and subscriptions,	28 00
C. C. Fuller & Co., repairs on furniture,	22 35
Hartford Lumber Co., lumber, . . .	14 68
Hartford Mill Supply Co., packing, .	8 75
United States Envelope Co., stationery,	1 60
Watson Tryon & Son, mason work, .	41 88
H. M. Smith & Co., polish,	7 00

JULY.

F. A. Stevens, Agt., fire extinguishers,	75 00
Clark & Baker, filing cases for Board of Education,	55 25
Wybel & Kennedy, floor oil,	8 50
Library Bureau, filing cases for Secretary,	67 25
The Frank J. Knox Co., supplies, . .	328 60
W. L. Whittemore & Son, dusters, . .	22 35

No. 5.—Capitol and Grounds. — *Continued.*

W. H. Post Carpet Co., relaying carpets, etc.,	51 30
Simons & Fox, awnings,	29 00
The Case, Lockwood & Brainard Co., printing, etc.,	8 50

AUGUST.

E. F. Houghton & Co., packing,	12 74
Patten Dye Works, cleaning carpets,	33 29
Alling Rubber Co., hose,	157 85
T. Sisson & Co., chemicals,	15 53
The Lamprey Co., repairs on boiler,	140 00
The Fair Mfg. Co., sanative cleanser,	33 88
Forest City Packing Co., fixtures for elevator,	5 81
The H. T. Smith Co., polish,	14 00
J. A. Roebling's Sons, steel rope,	11 54
Tuttle Plating Co., plating,	8 00
Richard Haley, painting flagpoles,	30 00
Plimpton Mfg. Co., printing and stationery,	17 25

SEPTEMBER.

Hartford Mill Supply Co., valves, packings; etc.,	14 81
C. Birkery, repairs, brass work,	22 75
Mellen, Hewes & Co., crockery, etc.,	7 80
Brown, Thomson & Co., screen,	2 81
Hartford Lumber Co., lumber,	17 65
C. H. Talcott & Co., sponges and supplies,	102 51
S. Maslen, washbowls, etc.,	75 00
F. J. Knox & Co., supplies,	25 33
T. Sisson & Co., supplies,	3 75
West Disinfecting Co., disinfectants,	76 50
Patrick Laragy, repairs on boilers,	48 00
Blodgett & Clapp, hardware,	13 10
J. C. Bidwell & Co., rubber,	2 75
Simons & Fox, awnings,	11 55
Woolley Hardware Co., hardware,	1 60
E. S. Kibbe, matches,	5 50

No. 5. — Capitol and Grounds. — Conclu. No. 6. — Contingent Expenses.

Bonner-Preston Co., paint, . . .	19 31	
Sage, Allen & Co., towels, . . .	93 00	
J. H. & W. E. Cone, hardware, . . .	43 91	
G. W. McClunie, repotting palms, . . .	5 00	
	<u>\$17,331 92</u>	
		\$61,864 80

CAPITOL GROUNDS.

Orders in favor of		
Francis Stevenson, Superintendent,		
weekly payroll of employees, . . .	\$2,241 73	
Hartford Electric Light Co., . . .	371 87	
City of Hartford, sprinkling, . . .	15 46	
Water Commissioners, hydrants, etc., . . .	561 69	
E. Balf, mowing, sprinkling, cleaning		
walks, etc., . . .	364 30	
Geo. W. McClunie, flowers, lawn, . . .	245 00	
M. Sullivan, turf, . . .	14 11	
Major & Dundon, signs, . . .	8 00	
C. N. Ruedlinger, spraying trees, . . .	96 00	
Olds & Whipple, fertilizer, . . .	55 50	
Francis & Co., repairing lawn mowers,	5 13	
Smith, Bourn & Co., repairing lawn		
mowers, . . .	3 75	
E. H. Betts, land salt, . . .	1 25	
	<u></u>	\$3,983 79
		<u>\$65,848 59</u>

No. 6.

CONTINGENT EXPENSES.

Orders in favor of		
Richard H. Clark, pension, . . .	\$552 00	
George W. Lovejoy, pension, . . .	552 00	
George L. Deming, pension, . . .	240 00	

No. 6. — Contingent Expenses. — *Continued.*

William Malone, pension,	240 00	
William J. Brown, pension,	288 00	
Myra J. Davis, pension,	520 00	
Sara Fletcher, pension,	260 00	
Charlotte B. Cloyes, pension,	144 00	
Mary Kelsey, pension,	144 00	
Mary E. Shipman, pension,	144 00	
		\$3,084 00
Horace Clift, care of John Mason monument,	\$10 00	
H. P. Cleveland, care of Putnam monument,	12 00	
Groton Monument Association, repairs on monument,	299 60	
Anna Warner Bailey Chapter, D. A. R., appropriation,	600 00	
Connecticut Historical Society, appropriation,	750 00	
Connecticut Historical Museum, appropriation,	600 00	
		\$2,271 60
Town of Westport, maintaining drawbridges,	\$2,000 00	
Town of New Haven, maintaining drawbridges,	2,000 00	
		\$4,000 00
Town of Washington, railroad indebtedness,	\$280 00	
Town of Essex, railroad indebtedness,	430 00	
Town of Chatham, railroad indebtedness,	1,020 00	
Town of North Canaan, railroad indebtedness,	300 00	
Town of Portland, railroad indebtedness,	2,750 00	
Town of Middlefield, railroad indebtedness,	280 00	
Town of Rocky Hill, railroad indebtedness,	210 00	

No. 6. — Contingent Expenses. — Continued.

Town of Old Saybrook, railroad indebtedness,	150 00	
Town of Saybrook, railroad indebtedness,	250 00	
Town of Hebron, railroad indebtedness,	280 00	
		\$5,950 00
Town of Old Lyme, maintaining ferry,	\$634 05	
Town of Saybrook, maintaining ferry,	634 04	
		\$1,268 09
M. H. Holcomb, County Treasurer, Hartford County, premium on bond,	\$35 00	
Hiram Jacobs, County Treasurer, New Haven County, premium on bond,	35 00	
Arthur M. Brown, County Treasurer, New London County, premium on bond,	35 00	
John H. Light, County Treasurer, Fairfield County, premium on bond, two years,	70 00	
J. R. Davis, County Treasurer, Windham County, premium on bond,	44 52	
F. W. Humphrey, County Treasurer, Litchfield County, premium on bond,	35 00	
R. C. Markham, County Treasurer, Middlesex County, premium on bond,	35 00	
Frank T. Newcomb, County Treasurer, Tolland County, premium on bond,	35 00	
Edward M. Dewey, County Commissioner, Hartford County, premium on bond,	35 00	
R. A. Potter, County Commissioner, Hartford County, premium on bond,	35 00	

No. 6. — Contingent Expenses. — *Continued.*

Wm. J. Bailey, County Commissioner, Hartford County, premium on bond,	35 00
Jacob D. Walter, County Commis- sioner, New Haven County, pre- mium on bond,	30 00
Charles Brewer, County Commis- sioner, New Haven County, pre- mium on bond,	30 00
Edward F. Thompson, County Com- missioner, New Haven County, pre- mium on bond,	35 00
Benj. F. Williams, County Commis- sioner, New London County, pre- mium on bond,	35 00
Richard W. Chadwick, County Com- missioner, New London County, premium on bond,	35 00
Chas. D. Noyes, County Commis- sioner, New London County, pre- mium on bond,	35 00
Whitman S. Mead, County Commis- sioner, Fairfield County, premium on bond,	35 00
Chas. H. Peix, Jr., County Commis- sioner, Fairfield County, premium on bond,	35 00
Simeon Pease, County Commissioner, Fairfield County, premium on bond,	35 00
E. H. Hall, County Commissioner, Windham County, premium on bond,	35 00
Chas. E. Barber, County Commis- sioner, Windham County, premium on bond,	35 00
E. H. Cortiss, County Commissioner, Windham County, premium on bond,	35 00
Geo. W. Hall, County Commissioner, Litchfield County, premium on bond,	35 00

No. 6.—Contingent Expenses.—Continued.

Howard M. Guernsey, County Commissioner, Litchfield County, premium on bond,	35 00	
H. B. Case, County Commissioner, Litchfield County, premium on bond,	35 00	
J. J. Hubbard, County Commissioner, Middlesex County, premium on bond,	35 00	
E. T. Clark, County Commissioner, Middlesex County, premium on bond, two years,	70 00	
Geo. A. Olcott, County Commissioner, Middlesex County, premium on bond,	35 00	
Amos Pease, County Commissioner, Tolland County, premium on bond,	35 00	
John Thompson, County Commissioner, Tolland County, premium on bond,	35 00	
J. H. Buell, County Commissioner, Tolland County, premium on bond,	35 00	
E. M. Parker, Barbers' Commissioner, premium on bond,	3 50	
J. Silica, Barbers' Commissioner, premium on bond,	3 50	
H. C. Schneider, Barbers' Commissioner, premium on bond,	3 50	
H. C. Schneider, Treasurer Barbers' Commission, premium on bond,	7 00	
J. Tenney Barker, Treasurer Dental Commission, premium on bond,	7 00	
		\$1,214 02
H. H. Gallup, Treasurer, advertising bids for public building,	\$178 22	
Stephen Maslen, monument to Major-General Joseph Spencer,	1,000 00	
Bela S. Pratt, statue of John Winthrop,	4,000 00	
M. P. Coen, Secretary, History 9th Regiment C. V.,	200 00	

No. 6. — Contingent Expenses. — Continued.

F. C. Bissell, judgment file, in case of Capitol grounds,	11 00
Charles Phelps, legal expenses above case,	39 00
Geo. M. Cole, Adjutant-General, expenses of Governor and staff at Lake George celebration,	3,342 56
Geo. M. Cole, Adjutant-General, expenses on account of 3-month volunteers' medals,	15 00
A. C. Hendrick, blanks, etc., 3-month volunteers' medals,	13 50
Richard Stoll, medals, 3-month volunteers,	312 50
A. B. Dunham, Sheriff, on account of riots in Derby and Milford,	680 50
	\$9,792 28
Samuel C. Snagg, Treasurer, State Firemen's Association, appropriation,	\$1,000 00

SUNDRY PERSONS FOR CLAIMS AGAINST CONNECTICUT STATE
FIREMEN'S ASSOCIATION.

Orders in favor of

OCTOBER, 1903.

Mrs. Mary Cleary,	\$26 00
Mrs. F. C. Lomas,	26 00
Mrs. E. Bush,	52 00
Mrs. Margaret E. Ennis,	26 00
Nathan Hale, Guardian,	26 00
Mrs. A. E. Regan,	26 00
Mrs. Minnie W. Capron,	52 00
Mrs. John Kampf,	52 00
Mrs. Rose Cadieu,	78 00
John W. Heffernan, Trustee,	26 00
Mrs. Daniel Fagan,	52 00
Mrs. C. E. Horton,	52 00
Mrs. Kate E. Mullen,	78 00
Mrs. Belle C. Goodrich,	26 00
P. J. Cook,	16 00

No. 6. — Contingent Expenses. — Continued.

Mrs. Jennie E. Main, . . .	78 00
Phoebe L. Hale, . . .	26 00
Mrs. Thomas Langan, . . .	26 00
Mrs. W. C. Judd, . . .	52 00
Dan Daly, . . .	40 00
W. P. Bridgett, . . .	66 00
W. A. Madden, . . .	18 00

NOVEMBER.

W. P. Carlton, . . .	24 00
T. R. Sheridan, . . .	172 00
John McGregor, . . .	42 00
Dennis F. Cooney, . . .	74 00
Mrs. Kate Roberts, . . .	104 00
Mrs. W. C. Judd, . . .	52 00
Mrs. C. E. Horton, . . .	52 00
Mrs. Thomas Langan, . . .	26 00
Mrs. Kate E. Mullen, . . .	78 00
Mrs. Belle C. Goodrich, . . .	26 00
Mrs. Daniel Fagan, . . .	52 00
Mrs. Margaret E. Ennis, . . .	26 00
Mrs. F. C. Lomas, . . .	26 00
Nathan Hale, Guardian, . . .	26 00
Mrs. A. E. Regan, . . .	26 00
Mrs. Elizabeth Bush, . . .	52 00
Mrs. Rose Cadieu, . . .	78 00
Mrs. Mary Cleary, . . .	26 00
Mrs. M. W. Capron, . . .	52 00
Mrs. John Kampf, . . .	52 00
J. W. Heffernan, Trustee, . . .	26 00
Mrs. J. E. Main, . . .	78 00
Mrs. Phoebe L. Hale, . . .	26 00
Mrs. Kate Roberts, . . .	104 00
W. P. Bridgett, . . .	78 00

DECEMBER.

D. F. Cooney, . . .	16 00
John J. Deroy, . . .	26 00
Jas. F. Kennedy, . . .	14 00
Laurence E. Reif, . . .	12 00

No. 6. — Contingent Expenses. — Continued.

George B. Riley,	24 00
W. P. Bridgett,	50 00
Amelia Dickgrersei,	566 00
Fred'k Hannon,	24 00
Jas. Donnelly,	18 00

JANUARY, 1904.

M. J. Flemming,	6 00
John E. Moffatt,	62 00
Charles Speh,	12 00
Mrs. Rose Cadieu,	52 00
W. H. Coffin,	68 00
Charity E. Horton,	52 00
John W. Heffernan, Tr.,	26 00
Mrs. Elizabeth Bush,	52 00
Mrs. A. E. Regan,	26 00
Mrs. M. W. Capron,	52 00
Nathan Hale, Guardian,	26 00
Mrs. F. C. Lomas,	26 00
Geo. L. Meyers,	16 00
Margaret E. Ennis,	26 00
Mrs. W. C. Judd,	52 00
Mary Cleary,	26 00
Mrs. John Kampf,	52 00
Kate E. Mullen,	78 00
Belle C. Goodrich,	26 00
Mrs. Dan'l Fagan,	52 00
Mrs. Phoebe L. Hale,	26 00
Mrs. Thos. Langan,	26 00
Jennie E. Main,	78 00
Kate Roberts,	104 00
W. J. McMahon,	10 00
F. H. Tolles,	12 00
Walter I. Chase,	12 00
Eugene Robillard,	24 00
John R. Smith,	48 00
W. P. Bridgett,	46 00
Daniel Johnson,	16 00
M. J. Flemming,	20 00
T. E. Houlihan,	28 00
Chas. M. Blackwell,	60 00

No. 6.—Contingent Expenses.—Continued.

FEBRUARY.

John A. East,	10 00
C. T. Langley,	8 00
A. S. Coats,	8 00
Joseph Kelly,	8 00
Geo. A. Barrows,	8 00
Philip F. Riley,	14 00
Thomas Ryan,	26 00
Joseph Strickfus,	22 00
A. S. Coats,	8 00
Eugene M. Beach,	22 00
Samuel F. Bunting,	30 00
W. H. Coffin,	52 00
Harry Snyder,	24 00
James D. Goodwin,	38 00
Louis Boileau,	18 00
James Copley,	98 00
George Brennan,	12 00
W. P. Bridgett,	52 00
Charles W. Slagle,	14 00
Philip J. Flood,	34 00
William C. Blicq,	14 00
Michael Connell,	14 00
George Gunnip,	42 00
Joseph Farrel,	20 00
W. J. Dougherty,	50 00
C. H. O'Neill,	24 00
James P. Whalen,	30 00

MARCH.

Henry Davis,	22 00
John Hanmer,	214 00
L. E. Reif,	8 00
Louis D. Coats,	12 00
Patrick J. Neary,	36 00
Edward Finnerty,	34 00
James W. Duffy,	18 00
John Sheehan,	6 00
John Tracy,	12 00
Elkanah Marsden,	12 00
David E. Flynn,	36 00

No. 6. — Contingent Expenses. — Continued.

Fred'k O. Laurence, . . .	86 00
James M. Rooney, . . .	24 00
Thomas Galligan, . . .	26 00
Mrs. John Kelly, . . .	560 00
Timothy J. Leary, . . .	60 00
Wm. P. Bridgett, . . .	50 00
O. W. Dimmock, Jr., . . .	10 00
Edward Mahoney, . . .	28 00
Patrick Brennan, . . .	44 00
Arthur P. Gaffney, . . .	100 00
Almer N. Kenerson, . . .	34 00
R. M. Boyd, . . .	36 00
William N. Gibbs, . . .	36 00
J. M. Reynolds, . . .	36 00
John L. Coleman, . . .	26 00
M. J. Leddy, . . .	20 00
S. F. Bunting, . . .	48 00
Geo. H. Millerd, . . .	12 00
W. H. Coffin, . . .	84 00
Peter F. Corcoran, . . .	60 00

APRIL.

Wm. H. Rees, . . .	36 00
J. Smith, . . .	20 00
Mrs. Thos. Langan, . . .	26 00
Margaret E. Ennis, . . .	26 00
Minnie W. Capron, . . .	52 00
Mary Cleary, . . .	26 00
Mrs. Wilbur C. Judd, . . .	52 00
Mrs. John Kampf, . . .	26 00
Mrs. F. C. Lomas, . . .	26 00
Mrs. Dan'l Fagan, . . .	52 00
Mrs. Rose Cadieu, . . .	52 00
Mrs. E. Bush, . . .	52 00
Jennie E. Main, . . .	78 00
Mrs. Kate Roberts, . . .	104 00
Belle C. Goodrich, . . .	26 00
Nathan Hale, Guardian, . . .	26 00
Phoebe L. Hale, . . .	26 00
J. W. Heffernan, Trustee, . . .	26 00
Charity E. Horton, . . .	28 00

No. 6. — Contingent Expenses. — Continued.

Kate E. Mullen, . . .	78 00
Mrs. A. E. Regan, . . .	26 00
Wm. P. Davis, . . .	24 00
Paul Listare, . . .	24 00
John Spencer, . . .	60 00
Mrs. Michael Healey, . . .	102 00
Victor Davis, . . .	8 00
W. P. Bridgett, . . .	54 00
J. J. Lynch, . . .	60 00
Chas. D. Weir, . . .	18 00
J. J. Broadbent, . . .	48 00
E. F. Connelly, . . .	20 00

MAY.

Mrs. Marion Bridgett, . . .	561 00
M. H. Bly, Sr., . . .	44 00
E. J. Porter, . . .	14 00
M. J. Flemming, . . .	8 00
C. S. Wellefont, . . .	28 00
Edward B. Haling, . . .	28 00
Wm. P. Burke, . . .	14 00
Henry G. Cosier, . . .	24 00
Owen Smith, . . .	20 00

JUNE.

James Toomey, . . .	14 00
James Stanners, . . .	44 00
John Mullen, . . .	16 00
Alexander Beehlor, Jr., . . .	42 00
Christopher McCaw, . . .	30 00
Thomas F. Maloney, . . .	44 00
P. F. O'Brien, . . .	38 00
Margaret Gaffney, . . .	680 00
John J. Reidy, . . .	26 00
Walter N. Sanford, . . .	40 00
Fred N. Daniels, . . .	16 00
Louis P. Hurley, . . .	16 00

JULY.

O. W. Dinsk, Jr., . . .	24 00
C. H. Hart, . . .	26 00

No. 6. — Contingent Expenses. — Continued.

John Malota,	24 00
Marion Bridgett,	20 00
Kate E. Mullen,	78 00
Charity E. Fairchild,	26 00
J. W. Heffernan, Trustee,	26 00
Mrs. John Kampf,	26 00
Rose Cadieu,	52 00
Minnie W. Capron,	52 00
Nathan Hale, Guardian,	26 00
Margaret E. Ennis,	26 00
Mrs. W. C. Judd,	52 00
Mrs. Daniel Fagan,	52 00
Belle C. Goodrich,	26 00
Jennie E. Main,	78 00
Mrs. F. C. Lomas,	26 00
Mary Cleary,	26 00
Mrs. A. E. Regan,	26 00
Mrs. Thos. Langan,	26 00
Mrs. Kate Roberts,	78 00
Phœbe L. Hale,	26 00
E. W. Clark,	50 00
Geo. S. Barrows,	18 00
Elizabeth Bush,	52 00

AUGUST.

Henry Biebel,	10 00
G. F. Claffey,	86 00
John T. Daly,	12 00
Gordon Willis,	36 00
Patrick O. Day,	24 00
M. J. Meade,	40 00
Frank McFarland,	24 00
Geo. E. May,	78 00
Wm. F. Wood,	24 00

SEPTEMBER.

R. A. Dimock,	46 00
C. A. Cameron,	24 00
Elmer Norton,	4 00
Thomas Ivers,	34 00
Philip Kinsbiger,	64 00

No. 6.—Contingent Expenses.—Concluded. No. 7.—Board of Education.

Frederic Holt,	18 00	
A. B. Gully,	6 00	
	<u>\$11,337 00</u>	
		\$12,337 00
		<u>\$39,916 99</u>

No. 7.

STATE BOARD OF EDUCATION.

Orders in favor of		
Charles D. Hine, Secretary, salary, . .	\$3,500 00	
Charles D. Hine, Secretary, office ex- penses,	5,440 93	
Charles D. Hine, Secretary, teachers' meetings,	3,119 07	
Charles D. Hine, Secretary, expenses of members of Board,	55 64	
Charles D. Hine, Secretary, traveling expenses,	693 32	
Charles D. Hine, Secretary, services and expenses of special agents to enforce factory laws,	9,241 85	
Charles D. Hine, Secretary, public libraries,	6,568 97	
Charles D. Hine, Secretary, expenses of Public Library Committee,	2,828 95	
Charles D. Hine, Secretary, expenses of agents,	729 56	
Charles D. Hine, Secretary, premium on bond,	17 50	
A. J. Wright, Chief Clerk, salary, . . .	1,800 00	
A. J. Wright, Chief Clerk, premium on bond,	17 50	
Giles Potter, Agent, salary,	1,500 00	
N. Louise Mitchell, Clerk, salary, . . .	618 30	
Fanny I. Yale, Clerk, salary,	220 81	
Eliazbeth L. Brown,	347 73	
The Case, Lockwood & Brainard Co., printing, stationery, etc.,	185 25	
Tuttle, Morehouse & Taylor Co., printing, stationery, etc.,	<u>454 33</u>	
		<u>\$37,339 71</u>

 No. 8.—Normal Schools.

No. 8.

STATE NORMAL SCHOOLS.

NEW BRITAIN.

Orders in favor of
 Charles D. Hine, Secretary, for salaries and expenses of management, \$32,011 35

WILLIMANTIC.

Orders in favor of
 Charles D. Hine, Secretary, for salaries and expenses of management, \$17,552 61

NEW HAVEN.

Orders in favor of
 Charles D. Hine, Secretary, for salaries and expenses of management, \$19,460 62

DANBURY.

Orders in favor of
 Charles D. Hine, Secretary, for salaries and expenses of management, \$859 60

 \$69,884 18

NEW BRITAIN BUILDING.

Orders in favor of
 Charles D. Hine, Secretary, . . . \$9,134 92

WILLIMANTIC BUILDING.

Orders in favor of
 Charles D. Hine, Secretary, . . . \$3,001 55

NEW HAVEN BUILDING.

Orders in favor of
 Charles D. Hine, Secretary, . . . \$3,598 40

DANBURY BUILDING.

Orders in favor of
 Charles D. Hine, Secretary, . . . \$35,910 16

 \$51,645 03

 \$121,529 21

No. 9.—Common Schools.

No. 9.

COMMON SCHOOLS.

SCHOOL LIBRARIES.

Orders in favor of		
Charles D. Hine, Secretary, .	\$7,635 00	\$7,635 00

EVENING SCHOOLS.

Orders in favor of		
Ansonia,	\$90 11	
Bridgeport,	183 60	
Danbury,	181 12	
Hartford,	938 25	
Manchester,	217 50	
Meriden,	83 25	
New Britain,	582 75	
New Haven,	1,026 00	
New London,	171 90	
Norwich,	65 25	
Norwalk,	94 50	
Stamford,	96 23	
Wallingford,	245 50	
Waterbury,	1,161 25	
		\$5,137 21

HIGH SCHOOLS.

HARTFORD COUNTY.

Orders in favor of Town Treasurers of following towns:	
Avon,	\$199 77
Berlin,	1,283 07
Bloomfield,	334 66
Burlington,	156 39
East Granby,	121 66
East Windsor,	883 20
Granby,	130 00

No. 9. — Common Schools. — Continued.

Newington,	243 81
Plainville,	494 55
Rocky Hill,	261 59
South Windsor,	60 00
	\$4,168 70

NEW HAVEN COUNTY.

Orders in favor of Town Treasurers of following towns:

Beacon Falls,	\$86 50
East Haven,	180 00
Hamden,	770 83
North Branford,	119 98
North Haven,	498 84
Prospect,	126 66
Wolcott,	25 33
Woodbridge,	310 06
	\$2,118 20

NEW LONDON COUNTY.

Orders in favor of Town Treasurers of following towns:

Bozrah,	\$102 00
Griswold,	270 00
Lebanon,	407 60
Ledyard,	91 66
Lisbon,	90 00
Lyme,	72 00
Sprague,	40 00
Voluntown,	117 00
Waterford,	213 33
	\$1,403 59

FAIRFIELD COUNTY.

Orders in favor of Town Treasurers of following towns:

Brookfield,	\$65 50
Darien,	698 92
Fairfield,	732 00
Monroe,	54 63
New Canaan,	626 25

No. 9.—Common Schools. — Continued.

New Fairfield,	.	.	.	16	00
Redding,	.	.	.	253	38
Ridgefield,	.	.	.	411	16
Trumbull,	.	.	.	269	25
Wilton,	.	.	.	207	96
					\$3,335 05

WINDHAM COUNTY.

Orders in favor of Town Treasurers of following towns:

Brooklyn,	.	.	.	\$702	00
Ashford,	.	.	.	53	33
Chaplin,	.	.	.	20	00
Hampton,	.	.	.	200	00
Plainfield,	.	.	.	808	50
Pomfret,	.	.	.	599	25
Scotland,	.	.	.	67	00
Sterling,	.	.	.	16	50
Thompson,	.	.	.	810	75
					\$3,277 33

LITCHFIELD COUNTY.

Orders in favor of Town Treasurers of following towns:

Barkhamsted,	.	.	.	\$23	89
Goshen,	.	.	.	40	00
Harwinton,	.	.	.	268	80
Kent,	.	.	.	30	27
Morris,	.	.	.	102	99
New Hartford,	.	.	.	156	64
Plymouth,	.	.	.	101	33
Watertown,	.	.	.	70	12
					\$794 04

MIDDLESEX COUNTY.

Orders in favor of Town Treasurers of following towns:

Haddam,	.	.	.	\$341	83
Chatham,	.	.	.	858	94
Chester,	.	.	.	331	67

No. 9.—Common Schools.— <i>Continued.</i>				
Cromwell,	.	.	.	601 57
Durham,	.	.	.	250 33
Essex,	.	.	.	75 15
Middlefield,	.	.	.	411 13
Westbrook,	.	.	.	158 00
				\$3,028 62

TOLLAND COUNTY.

Orders in favor of Town Treasurers of following towns:

Tolland,	.	.	.	\$100 00
Andover,	.	.	.	76 00
Bolton,	.	.	.	60 00
Coventry,	.	.	.	199 02
Columbia,	.	.	.	150 00
Ellington,	.	.	.	466 81
Hebron,	.	.	.	65 70
Mansfield,	.	.	.	148 50
Somers,	.	.	.	311 17
Willington,	.	.	.	40 00
				\$1,617 20
				\$19,742 73

TRANSPORTATION OF PUPILS.*

HARTFORD COUNTY.

Orders in favor of Town Treasurers of following towns:

Berlin,	.	.	.	\$281 51
Bloomfield,	.	.	.	99 26
Burlington,	.	.	.	18 00
East Granby,	.	.	.	58 00
East Windsor,	.	.	.	235 22
Newington,	.	.	.	101 08
Plainville,	.	.	.	171 41
Rocky Hill,	.	.	.	86 00
				\$1,050 48

* See chapter 182, Acts of 1903.

No. 9. — Common Schools. — *Continued.*

NEW HAVEN COUNTY.

Orders in favor of Town Treasurers of following towns:

Beacon Falls,	\$47 73
East Haven,	25 00
Hamden,	239 54
North Branford,	40 00
North Haven,	182 63
Orange,	23 00
Oxford,	35 50
Prospect,	100 00
Woodbridge,	43 31
	\$736 71

NEW LONDON COUNTY.

Orders in favor of Town Treasurers of following towns:

Bozrah,	\$18 00
Griswold,	116 85
Lebanon,	322 00
Lisbon,	38 25
Montville,	245 50
Voluntown,	41 65
Waterford,	56 50
	\$838 75

FAIRFIELD COUNTY.

Orders in favor of Town Treasurers of following towns:

Brookfield,	\$53 70
Darien,	246 31
Fairfield,	170 95
Monroe,	48 13
New Canaan,	281 48
Redding,	238 50
Ridgefield,	266 34
Trumbull,	133 38
Wilton,	93 26
	\$1,532 05

 No. 9. — Common Schools. — *Continued.*

WINDHAM COUNTY.

Orders in favor of Town Treasurers of following towns:

Brooklyn,	\$272 65
Chaplin,	19 30
Hampton,	126 14
Plainfield,	391 46
Pomfret,	322 70
Scotland,	35 77
Sterling,	20 00
Thompson,	304 89
	\$1,492 91

LITCHFIELD COUNTY.

Orders in favor of Town Treasurers of following towns:

Harwinton,	\$206 90
Kent,	12 20
Morris,	26 50
New Hartford,	65 06
Plymouth,	52 42
Voluntown,	25 00
	\$388 08

MIDDLESEX COUNTY.

Orders in favor of Town Treasurers of following towns:

Chatham,	\$475 92
Chester,	140 00
Cromwell,	177 05
Durham,	100 00
Essex,	69 56
Haddam,	179 20
Middlefield,	58 71
Westbrook,	135 28
	\$1,335 72

No. 9. — Common Schools. — Continued.**TOLLAND COUNTY.**

Orders in favor of Town Treasurers of following towns:

Tolland,	.	.	.	.	\$80 00
Andover,	.	.	.	.	55 49
Bolton,	.	.	.	.	15 00
Columbia,	.	.	.	.	129 99
Coventry,	.	.	.	.	178 86
Ellington,	.	.	.	.	160 60
Hebron,	.	.	.	.	34 50
Somers,	.	.	.	.	108 75
Willington,	.	.	.	.	40 00
					\$803 19

\$8,177 89

AVERAGE ATTENDANCE IN SCHOOLS.***HARTFORD COUNTY.**

Orders in favor of Town Treasurers of following towns:

Avon,	.	.	.	.	\$1,516 .23
Burlington,	.	.	.	.	2,264 30
Granby,	.	.	.	.	1,203 99
Hartland,	.	.	.	.	284 29
Marlborough,	.	.	.	.	199 55
Newington,	.	.	.	.	1,020 01
					\$6,488 37

NEW HAVEN COUNTY.

Orders in favor of Town Treasurers of following towns:

Beacon Falls,	.	.	.	.	\$756 00
Oxford,	.	.	.	.	1,091 21
Prospect,	.	.	.	.	873 24
					\$2,720 45

* See chapter 102, Acts of 1903.

 No. 9. — Common Schools. — *Continued.*

NEW LONDON COUNTY.

Orders in favor of Town Treasurers of following towns:

Ledyard,	.	.	.	.	\$1,772 86
Lisbon,	.	.	.	.	692 47
Lyme,	.	.	.	.	1,371 49
Voluntown,	.	.	.	.	925 80
					\$4,762 62

FAIRFIELD COUNTY.

Orders in favor of Town Treasurers of following towns:

Easton,	.	.	.	.	\$779 15
Monroe,	.	.	.	.	1,208 10
Weston,	.	.	.	.	779 85
Wilton,	.	.	.	.	809 04
					\$3,576 14

WINDHAM COUNTY.

Orders in favor of Town Treasurers of following towns:

Ashford,	.	.	.	.	\$550 36
Canterbury,	.	.	.	.	767 75
Chaplin,	.	.	.	.	684 58
Hampton,	.	.	.	.	521 01
Scotland,	.	.	.	.	558 00
Sterling,	.	.	.	.	1,321 37
					\$4,403 07

LITCHFIELD COUNTY.

Orders in favor of Town Treasurers of following towns:

Barkhamsted,	.	.	.	.	\$671 62
Bethlehem,	.	.	.	.	329 63
Harwinton,	.	.	.	.	1,630 49
Kent,	.	.	.	.	1,598 88
					\$4,230 62

No. 9.—Common Schools.—Continued.

MIDDLESEX COUNTY.

Orders in favor of Town Treasurers of following town:
 Killingworth, . . . \$920 88

TOLLAND COUNTY.

Orders in favor of Town Treasurers of following towns:

Tolland,	\$980 03	
Bolton,	799 82	
Columbia,	1,162 20	
Hebron,	1,048 05	
Union,	425 93	
Willington,	1,657 08	
	\$6,073 11	
		\$33,175 26

SUPERVISION OF SCHOOLS.*

HARTFORD COUNTY.

Orders in favor of Town Treasurers of following towns:

Burlington,	\$210 00
East Granby,	90 00
	\$300 00

NEW HAVEN COUNTY.

Orders in favor of Town Treasurers of following towns:

Beacon Falls,	\$150 00
Prospect,	150 00
	\$300 00

LITCHFIELD COUNTY.

Orders in favor of Town Treasurers of following towns:

Bethlehem,	\$75 00
North Canaan,	300 00
	\$375 00

* See Chapter 195, Acts 1903.

No. 9. — Common Schools. — *Continued.*

MIDDLESEX COUNTY.

Order in favor of Town Treasurer of following town:

Saybrook, \$225 00

\$1,200 00

APPROPRIATIONS FOR SCHOOLS.

Orders in favor of Town Treasurers of following towns:

HARTFORD COUNTY.

Hartford,	\$39,312 00
Avon,	598 50
Berlin,	1,593 00
Bloomfield,	618 75
Bristol,	5,276 25
Burlington,	699 75
Canton,	1,226 25
East Granby,	330 75
East Hartford,	3,570 75
East Windsor,	1,633 50
Enfield,	3,793 50
Farmington,	1,579 50
Glastonbury,	1,818 00
Granby,	555 75
Hartland,	261 00
Manchester,	2,751 75
Manchester, Ninth Dist.,	3,579 75
Marlborough,	146 25
New Britain,	15,822 00
Newington,	600 75
Plainville,	1,136 25
Rocky Hill,	522 00
Simsbury,	895 50
Southington,	2,857 50
South Windsor,	695 25
Suffield,	1,458 00
West Hartford,	1,647 00
Wethersfield,	987 75
Windsor,	1,764 00
Windsor Locks,	2,047 50

\$99,778 50

No. 9. — Common Schools. — Continued.

NEW HAVEN COUNTY.

New Haven,	\$56,031 75
New Haven, Westville,	1,217 25
Ansonia,	7,978 50
Beacon Falls,	375 75
Bethany,	292 50
Branford,	2,769 75
Cheshire,	767 25
Derby,	4,101 75
East Haven,	645 75
Guilford,	1,136 25
Hamden,	2,495 25
Madison,	641 25
Meriden,	15,576 75
Middlebury,	290 25
Milford,	1,813 50
Naugatuck,	6,752 25
North Branford,	366 75
North Haven,	882 00
Orange,	1,296 00
Orange, Union Dist.,	2,839 50
Oxford,	519 75
Prospect,	231 75
Seymour,	1,944 00
Southbury,	546 75
Wallingford,	5,188 50
Waterbury,	33,374 25
Wolcott,	294 75
Woodbridge,	384 75
	\$150,754 50

NEW LONDON COUNTY.

New London,	\$8,806 50
Norwich,	4,018 50
Norwich, Falls Dist.,	499 50
Norwich, Central Dist.,	3,611 25
Norwich, Greeneville Dist.,	2,189 25
Norwich, Town Street Dist.,	625 50
Norwich, West Chelsea Dist.,	2,549 25

No. 9.—Common Schools.—*Continued.*

Bozrah,	.	.	.	387	00
Colchester,	.	.	.	929	25
East Lyme,	.	.	.	789	75
Franklin,	.	.	.	231	75
Griswold,	.	.	.	2,099	25
Groton,	.	.	.	2,907	00
Lebanon,	.	.	.	760	50
Ledyard,	.	.	.	569	25
Lisbon,	.	.	.	351	00
Lyme,	.	.	.	369	00
Montville,	.	.	.	1,257	75
North Stonington,	.	.	.	461	25
Old Lyme,	.	.	.	531	00
Preston,	.	.	.	481	50
Salem,	.	.	.	249	75
Sprague,	.	.	.	1,770	75
Stonington,	.	.	.	4,443	75
Voluntown,	.	.	.	339	75
Waterford,	.	.	.	1,566	00
				\$42,795	00

FAIRFIELD COUNTY.

Bridgeport,	.	.	.	\$41,107	50
Bethel,	.	.	.	1,687	50
Brookfield,	.	.	.	454	50
Darien,	.	.	.	1,046	25
Danbury,	.	.	.	10,971	00
Easton,	.	.	.	477	00
Fairfield,	.	.	.	2,340	00
Greenwich,	.	.	.	6,855	75
Huntington,	.	.	.	2,994	75
Monroe,	.	.	.	400	50
New Canaan,	.	.	.	1,377	00
New Fairfield,	.	.	.	198	00
Newtown,	.	.	.	1,237	50
Norwalk,	.	.	.	11,065	50
Redding,	.	.	.	499	50
Ridgefield,	.	.	.	1,210	50

No. 9.—Common Schools.—Continued.

Sherman,	.	.	.	.	301	50
Stamford,	.	.	.	.	11,092	50
Stratford,	.	.	.	.	2,139	75
Trumbull,	.	.	.	.	715	50
Weston,	.	.	.	.	335	25
Westport,	.	.	.	.	1,894	50
Wilton,	.	.	.	.	780	75
					\$101,182 50	

WINDHAM COUNTY.

Brooklyn,	.	.	.	.	\$1,093	50
Ashford,	.	.	.	.	276	75
Canterbury,	.	.	.	.	348	75
Chaplin,	.	.	.	.	240	75
Eastford,	.	.	.	.	247	50
Hampton,	.	.	.	.	276	75
Killingly,	.	.	.	.	3,411	00
Plainfield,	.	.	.	.	2,758	50
Pomfret,	.	.	.	.	738	00
Putnam,	.	.	.	.	3,458	25
Scotland,	.	.	.	.	234	00
Sterling,	.	.	.	.	686	25
Thompson,	.	.	.	.	3,037	50
Windham,	.	.	.	.	4,668	75
Woodstock,	.	.	.	.	825	75
					\$22,302 00	

LITCHFIELD COUNTY.

Litchfield,	.	.	.	.	\$1,554	75
Barkhamsted,	.	.	.	.	373	50
Bethlehem,	.	.	.	.	281	25
Bridgewater,	.	.	.	.	328	50
Canaan,	.	.	.	.	270	00
Colebrook,	.	.	.	.	312	75
Cornwall,	.	.	.	.	587	25
Goshen,	.	.	.	.	297	00
Harwinton,	.	.	.	.	747	00
Kent,	.	.	.	.	618	75

 No. 11.—State Prison.

No. 11.

STATE PRISON.

Orders in favor of	
Albert Garvin, Warden, deficiency in earnings,	\$22,645 53
Albert Garvin, Warden, prison library,	500 00
Albert Garvin, Warden, premium on bond,	17 50
L. W. Bartlett, Clerk, premium on bond,	17 50
Thomas D. Wells, expenses as member and secretary Board of Directors,	19 04
W. C. Reynolds, expenses as Director,	21 85
Frederick M. Salmon, expenses as Director,	40 70
James R. Cheney, expenses as Director,	20 75
E. D. Coogan, services as Appraiser,	50 00
E. G. Woodhouse, services as Appraiser,	50 00
James P. Bree, Auditor,	46 40
Lester D. Phelps, Auditor,	32 82
	\$23,462 09

CONNECTICUT PRISON ASSOCIATION.

Orders in favor of	
Connecticut Prison Association, annual appropriation,	\$2,700 00
John C. Taylor, Secretary, salary,	325 00
John C. Taylor, Secretary, expenses on account of insane prisoners discharged,	906 71
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 59
	\$3,955 55

No. 11.—State Prison.—Concluded.**No. 12.—School for Boys.****BOARD OF PARDONS.**

Orders in favor of	
Edward Harland, expenses as member,	\$10 00
David Torrance, expenses as member,	5 00
M. W. Seymour, expenses as member,	30 00
Francis Bacon, expenses as member,	25 00
Ernest Cady, expenses as member,	15 00
Edward M. Day, Clerk, salary,	200 00
Edward M. Day, Clerk, expenses,	5 50
E. J. Smith, Sheriff, attendance and expenses,	46 30
Albert Garvin, Warden, expenses, etc.,	23 58
The Case, Lockwood & Brainard Co., printing, stationery, etc.,	15 35
	\$375 73
	\$27,793 37

No. 12.**CONNECTICUT SCHOOL FOR BOYS.**

Orders in favor of	
I. L. Holt, Treasurer, for board bills,	
October, 1903,	\$10,745 91
November,	5,515 36
December,	5,364 78
January, 1904,	5,564 67
February,	5,628 51
March,	5,305 05
April,	5,611 79
May,	5,383 61
June,	5,585 24
July,	5,519 51
August,	5,722 40
September,	5,771 28
	\$71,718 11

No. 12.—School for Boys.—Concluded.**No. 13.—School for Girls.**

Orders in favor of		
I. L. Holt, Treasurer, premium on bond,		\$17 50
John H. Parish, Agent, salary,	1,200 00	
John H. Parish, Agent, expenses,	800 58	
F. H. Parker, Trustee, expenses,	11 55	
Geo. P. Crane, Trustee, expenses,	42 90	
Clark C. Palmer, Trustee, expenses,	18 50	
Joseph Hutchins, Trustee, expenses,	8 61	
Charles N. Daniels, Auditor,	12 38	
James P. Bree, Auditor,	32 55	
Lester D. Phelps, Auditor,	35 75	
		\$2,180 32
		\$73,898 43

No. 13.**CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS.**

Orders in favor of		
Clarence E. Bacon, Treasurer, for board bills,		
October, 1903,	\$3,712 68	
November,	3,791 94	
December,	3,683 93	
January, 1904,	3,762 75	
February,	3,722 48	
March,	3,487 68	
April,	3,743 47	
May,	3,593 08	
June,	3,734 45	
July,	3,572 04	
August,	3,678 72	
September,	3,709 18	
		\$44,192 40

No. 13.—School for Girls. — Concluded.**No. 14.—State Paupers.**

Orders in favor of		
Charles N. Daniels, Auditor, . . .	\$12 04	
James P. Bree, Auditor, . . .	34 90	
Lester D. Phelps, Auditor, . . .	35 04	
		\$81 98
		<u>\$44,274 38</u>

No. 14.**STATE PAUPERS.**

Orders in favor of		
Morton Sanford, for supporting State		
paupers,	\$1,169 62	
Bloomfield,	77 29	
Bridgeport,	711 41	
Canaan,	15 00	
Hartford,	1,291 88	
Huntington,	17 16	
Mansfield,	15 00	
Meriden,	16 50	
New London,	236 85	
New Haven,	469 05	
Norwich,	17 14	
Norwalk,	15 00	
Portland,	44 57	
Plymouth,	17 50	
Southington,	94 12	
South Windsor,	193 04	
Waterbury,	56 84	
Waterford,	100 10	
Windsor,	77 50	
Windham,	52 52	
Connecticut Hospital for Insane, care		
of paupers,	16 45	
F. C. Bissell, expenses paid in investi-		
gation of pauper cases,	72 80	
		<u>\$4,777 34</u>

 No. 15.—Humane Institutions.

No. 15.

HUMANE INSTITUTIONS.

BOARD OF EDUCATION OF THE BLIND.

PERKINS INSTITUTE FOR THE BLIND.

Orders for board bills —

January, 1904,	\$1,300 00
April,	1,200 00
July,	1,200 00

 \$3,700 00

CONNECTICUT INSTITUTE AND INDUSTRIAL HOME FOR THE BLIND.

Orders for board bills —

January, 1904,	\$5,166 68
April,	5,300 00
July,	5,333 34
James P. Bree, Auditor,	24 50
Lester D. Phelps, Auditor,	21 90

 \$15,846 42

Orders for special appropriation, . \$15,000 00 \$15,000 00

EXPENSES OF THE BOARD.

Orders in favor of

Emily W. Foster, Secretary, salary,	\$1,800 00
Emily W. Foster, Secretary, expenses,	211 58
Emily W. Foster, Secretary, premium	
on bond,	17 50
E. J. Steele, member, expenses,	11 58
Southern New England Telephone	
Co.,	38 20
Connecticut Institute and Industrial	
Home for the Blind, printing, etc.,	9 76
James P. Bree, Auditor,	36 75
Lester D. Phelps, Auditor,	34 77

 \$2,160 14

Humane Institutions. — Continued.**CLOTHING AND TRANSPORTATION OF PUPILS.**

Orders in favor of

JANUARY, 1904.

Industrial Home for the Blind,	\$23 21
G. Fox & Co.,	91 07
Brown, Thomson & Co.,	152 22
C. A. Rennacker,	84 51
Edwin Aishberg,	3 41
Willis & Wilson,	22 73
John F. Keane & Co.,	20 00
Wise, Smith & Co.,	4 24
H. L. Olmstead,	6 52
	\$407 91

APRIL.

Conn. Industrial Home for Blind,	\$14 88
Brown, Thomson & Co.,	11 98
G. Fox & Co.,	59 83
C. A. Rennacker & Co.,	11 17
Willis & Wilson,	2 70
Hartford One Price Clothing Store,	27 21
	\$127 77

JULY.

Brown, Thomson & Co.,	\$27 33
G. Fox & Co.,	92 91
Willis & Wilson,	77 72
Edwin Aishberg,	21 85
Jessie N. Lind,	12 00
H. L. Olmsted,	11 35
Conn. Institute for Blind,	23 00
	\$266 16

\$801 84

 No. 15. — Humane Institutions. — *Continued.*

 MACHINERY, TOOLS, AND MATERIALS FURNISHED BLIND
 BENEFICIARIES.

Orders in favor of		
G. F. Howell & Co. for —		
A. A. McManus,	\$48 08	
Arthur Skinner,	200 00	
T. Donohue,	176 86	
Boston Mattress Co. for —		
John Moffatt,	20 00	
O. M. Dean for —		
Victor Bachman,	28 93	
John Moffatt,	133 32	
John Sullivan,	200 00	
Haywood Bros. & Wakefield for —		
Mary Martin,	19 75	
Connecticut Institute and Industrial Home for the Blind for —		
Victor Bachman,	18 25	
P. J. Kennedy,	2 25	
P. J. Reynolds,	135 07	
Boston Musical Instrument Co. for —		
P. J. Kennedy,	56 00	
Oatman & Toll for —		
J. E. Arnold,	200 00	
W. E. Higgins,	200 00	
McLean Bros. for —		
Mary Hancock,	25 00	
		\$1,463 51
		\$38,971 91

AMERICAN SCHOOL FOR THE DEAF.

Orders for board bills —		
October, 1903,	\$4,725 00	
January, 1904,	5,250 00	
April,	5,125 00	
July,	5,125 00	
For clothing, etc.,	409 86	
James P. Bree, Auditor,	12 25	
Lester D. Phelps, Auditor,	11 59	
		\$20,658 70

No. 15. — Humane Institutions. — Continued.**MYSTIC ORAL SCHOOL.**

Orders for board bills —			
October, 1903, . . .		\$1,743	75
January, 1904, . . .		1,500	00
April,		1,500	00
July,		1,948	35
James P. Bree, Auditor, . . .		23	20
Lester D. Phelps, Auditor, . . .		23	51
			\$6,738 81

CONNECTICUT SCHOOL FOR IMBECILES.

Orders for board bills —			
October, 1903,		\$6,178	21
January, 1904,		6,161	04
April,		6,261	78
July,		6,344	38
For completion of sewer plant, . . .		1,000	00
James P. Bree, Auditor,		25	30
Lester D. Phelps, Auditor,		24	95
			\$25,995 66

CONNECTICUT CHILDREN'S AID SOCIETY.

Orders for board bills —			
January, 1904,		\$585	44
April,		784	32
July,		948	98
			\$2,318 74

CONNECTICUT HOSPITAL FOR INSANE.

Orders for board bills —			
October, 1903,		\$10,765	06
November,		11,223	70
December,		10,912	09
January, 1904,		11,303	63
February,		11,370	09
March,		10,626	01
April,		11,386	70
May,		10,942	58
June,		11,344	28

No. 15.—Humane Institutions.—Continued.

July,	10,926 96
August,	11,314 86
September,	11,422 63
	\$133,538 59
Orders for appropriation for new building,	18,500 00
F. B. Weeks, treasurer building committee, premium on bond,	42 00
D. A. Billings, Trustee, expenses,	11 70
W. B. Foster, Trustee, expenses,	89 20
Chas. N. Daniels, Auditor,	24 28
James P. Bree, Auditor,	141 80
Lester D. Phelps, Auditor,	140 72
	\$152,488 29

RETREAT FOR THE INSANE.

Orders for board bills —	
October, 1903,	\$845 15
January, 1904,	904 26
April,	888 29
July,	871 42
	\$3,509 12

STAMFORD HALL.

Orders for board bills —	
October, 1903,	\$26 00
January, 1904,	26 00
April,	26 00
July,	33 43
	\$111 43

NORWICH HOSPITAL FOR THE INSANE.

Orders in favor of the Treasurer —	
For building fund,	\$101,304 16
H. M. Pollock, Superintendent, premium on bond,	17 50
Costello Lippitt, Treasurer, premium on bond,	35 00
	\$101,356 66

No. 15.—Humane Institutions.—Continued.

GRAND VIEW SANITARIUM.

Order for board bill —

September,	\$114 00
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INSANE PRISONERS.

Orders in favor of

E. A. Down, M.D., examination of	
prisoners,	\$5 00
W. P. Baldwin, M.D., examination of	
prisoners,	5 00
F. H. Sage, M.D., examination of	
prisoners,	5 70
C. C. Godfrey, M.D., examination of	
prisoners,	5 00
W. N. Simmons, M.D., examination	
of prisoners,	5 00

\$25 70

HOMES FOR DEPENDENT AND NEGLECTED CHILDREN.

HARTFORD COUNTY.

Orders in favor of

The County Treasurer —

October, 1903,	\$2,542 79
January, 1904,	2,714 99
April,	2,791 91
July,	2,643 90
	\$10,693 59

NEW HAVEN COUNTY.

Orders in favor of

The County Treasurer —

October, 1903,	\$1,368 36
November,	1,439 04
December,	1,428 04
January, 1904,	1,463 03
February,	1,491 92
March,	1,389 64

No. 15. — Humane Institutions. — Continued.

April,	1,449 56
May,	1,460 09
June,	1,489 62
July,	1,422 62
August,	1,445 00
September,	1,453 32
	\$17,300 24

NEW LONDON COUNTY.

Orders in favor of
The County Treasurer —

October, 1903,	\$1,729 00
January, 1904,	1,778 98
April,	1,969 30
July,	2,125 51
	\$7,602 79

FAIRFIELD COUNTY.

Orders in favor of
The County Treasurer —

October, 1903,	\$4,769 42
January, 1904,	4,709 18
April,	5,078 30
July,	4,829 96
	\$19,386 86

WINDHAM COUNTY.

Orders in favor of
The County Treasurer —

October, 1903,	\$1,318 20
January, 1904,	1,378 49
April,	1,331 71
July,	1,190 29
	\$5,218 69

No. 15.—Humane Institutions. — Continued.

LITCHFIELD COUNTY.

Orders in favor of			
The County Treasurer —			
October, 1903, . . .		\$1,313	35
January, 1904, . . .		1,413	90
April,		1,325	37
July,		1,349	59
		\$5,402	21

MIDDLESEX COUNTY.

Orders in favor of			
The County Treasurer —			
October, 1903, . . .		\$1,483	97
January, 1904, . . .		1,557	01
April,		1,483	96
July,		1,323	08
		\$5,848	02

TOLLAND COUNTY.

Orders in favor of			
The County Treasurer —			
October, 1903, . . .		\$1,088	29
January, 1904, . . .		1,118	00
April,		1,104	55
July,		1,074	00
		\$4,384	84
			\$75,837 24

GENERAL HOSPITAL SOCIETY.

Orders for annual appropriation, . . .	\$8,750 00
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HARTFORD HOSPITAL.

Orders for annual appropriation, . . .	\$8,750 00
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ST. FRANCIS HOSPITAL.

Orders for annual appropriation, . . .	\$3,750 00
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No. 15. — Humane Institutions. — *Continued.*

GRACE HOSPITAL.

Orders for annual appropriation, .	\$5,000 00
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BRIDGEPORT HOSPITAL.

Orders for annual appropriation, .	\$5,000 00
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WILLIAM W. BACKUS HOSPITAL.

Orders for annual appropriation, .	\$5,000 00
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DANBURY HOSPITAL.

Orders for annual appropriation, .	\$5,000 00
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NEW BRITAIN GENERAL HOSPITAL.

Orders for annual appropriation, .	\$5,000 00
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NEW LONDON MEMORIAL HOSPITAL.

Orders for annual appropriation, .	\$5,000 00
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NORWALK HOSPITAL ASSOCIATION.

Orders for annual appropriation, .	\$5,000 00
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DAY-KIMBALL HOSPITAL.

Orders for annual appropriation, .	\$3,000 00
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WATERBURY HOSPITAL.

Orders for annual appropriation (15 mos.),	\$6,250 00
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STAMFORD HOSPITAL.

Orders for annual appropriation, .	\$4,750 00
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MERIDEN HOSPITAL.

Orders for annual appropriation, .	\$3,000 00
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LITCHFIELD COUNTY HOSPITAL.

Orders for annual appropriation, .	\$2,875 00
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No. 15. — Humane Institutions. — Conclu. No. 16. — S. and W. Soldiers.**MIDDLESEX COUNTY HOSPITAL.**

Orders on account of annual appropriation, \$312 50

HOSPITAL BUILDINGS.

Orders in favor of	
New Haven Anti-Tuberculosis Hos-	
pital,	\$25,000 00
New Britain General Hospital,	12,000 00
Meriden Hospital,	11,138 00
Middlesex County Hospital,	15,000 00
	\$63,138 00

CONNECTICUT HUMANE SOCIETY.

Orders for annual appropriation,	\$2,000 00
	\$569,701 76

No. 16.**SICK AND WOUNDED SOLDIERS.****FITCH'S HOME FOR SOLDIERS.**

Orders in favor of	
A. B. Beers, Treasurer of the Sol-	
diers' Hospital Board, for expenses	
of management —	
October, 1903,	\$12,500 00
December,	13,500 00
January, 1904,	8,000 00
February,	10,000 00
March,	10,000 00
April,	10,000 00
May,	10,000 00
June,	25,000 00
September,	20,000 00
	\$119,000 00

No. 16.—S'k and W'ded Soldiers.—Conclu. No. 17.—Deceased Soldiers.

For aid to soldiers and wives, not at the Home,	\$5,000 00	
For additions and alterations,	7,500 00	
For conduits and steam pipes,	2,000 00	
For premium on bond,	52 50	
		\$14,552 50

Orders in favor of the following towns:

Hartford, for aid to soldiers and wives,	\$102 00	
New Haven, for aid to soldiers and wives,	9 00	
		\$111 00
		\$133,663 50

No. 17.

DECEASED SOLDIERS.

Orders in favor of the following towns:

HARTFORD COUNTY.

Hartford,	\$595 00	
Berlin,	70 00	
Bristol,	35 00	
Burlington,	35 00	
East Granby,	35 00	
East Hartford,	70 00	
Enfield,	35 00	
Farmington,	70 00	
Newington,	35 00	
Rocky Hill,	105 00	
Southington,	35 00	
West Hartford,	35 00	
		\$1,155 00

No. 17.—Deceased Soldiers.—Continued.

NEW HAVEN COUNTY.

New Haven,	.	.	.	\$770 00
Branford,	.	.	.	35 00
Derby,	.	.	.	35 00
Madison,	.	.	.	35 00
Meriden,	.	.	.	280 00
Milford,	.	.	.	35 00
Orange,	.	.	.	175 00
Wallingford,	.	.	.	35 00
Waterbury,	.	.	.	210 00
				\$1,610 00

NEW LONDON COUNTY.

New London,	.	.	.	\$105 00
Norwich,	.	.	.	245 00
Colchester,	.	.	.	35 00
Griswold,	.	.	.	70 00
Groton,	.	.	.	70 00
Lyme,	.	.	.	35 00
Stonington,	.	.	.	35 00
				\$595 00

FAIRFIELD COUNTY.

Bridgeport,	.	.	.	\$525 00
Danbury,	.	.	.	175 00
New Fairfield,	.	.	.	70 00
Norwalk,	.	.	.	70 00
Redding,	.	.	.	35 00
Stamford,	.	.	.	35 00
Weston,	.	.	.	35 00
Wilton,	.	.	.	35 00
				\$980 00

WINDHAM COUNTY.

Brooklyn,	.	.	.	\$35 00
Killingly,	.	.	.	70 00
Plainfield,	.	.	.	35 00

No. 17.—Deceased Soldiers.—Continued.

Pomfret,	35 00
Putnam,	35 00
Thompson,	35 00
Windham,	35 00
	\$280 00

LITCHFIELD COUNTY.

Litchfield,	\$35 00
Kent,	70 00
Morris,	35 00
New Hartford,	70 00
North Canaan,	35 00
Plymouth,	70 00
Sharon,	35 00
Torrington,	70 00
Washington,	35 00
Winchester,	35 00
	\$490 00

MIDDLESEX COUNTY.

Middletown,	\$105 00
Clinton,	35 00
East Haddam,	35 00
Portland,	35 00
Westbrook,	35 00
	\$245 00

TOLLAND COUNTY.

Coventry,	\$35 00
Hebron,	35 00
Vernon,	35 00
Willington,	35 00
	\$140 00

\$5,495 00

No. 17. — Deceased Soldiers. — Concluded. No. 18. — Agricultural Affairs.

Orders in favor of	
Soldiers' Hospital Board, for burial	
of soldiers,	\$1,365 00
Stephen Maslen Corporation, head-	
stones,	4,211 00
Evergreen Cemetery Association, care	
of soldiers' lot,	10 00
The Case, Lockwood & Brainard Co.,	
printing, etc.,	41 90
	5,627 90
	<u>\$11,122 90</u>

No. 18.**AGRICULTURAL AFFAIRS.**

Orders in favor of	
State Board of Agriculture, annual	
appropriation,	\$3,500 00
Connecticut Agricultural Experiment	
Station, annual appropriation, . .	10,000 00
Connecticut Agricultural Experiment	
Station, food investigation, . . .	2,500 00
Connecticut Agricultural Experiment	
Station, State entomologist, . . .	3,000 00
Connecticut Agricultural College, an-	
ual appropriation,	21,675 00
Connecticut Agricultural College, food	
investigation,	1,800 00
C. A. Thompson, Treasurer State	
Board of Agriculture, premium on	
bond,	14 00
E. O. Smith, Treasurer, Connecticut	
Agricultural College, premium on	
bond,	70 00
Charles N. Daniels, Auditing Con-	
necticut Agricultural Experiment	
Station,	13 65

No. 18.—Agricultural Affairs.—*Continued.*

James P. Bree, auditing Connecticut Agricultural Experiment Station, .	21 60
Lester D. Phelps, auditing Connecticut Agricultural Experiment Station,	46 40
Charles N. Daniels, auditing Connecticut Agricultural College, .	13 55
James P. Bree, auditing Connecticut Agricultural College,	85 75
Lester D. Phelps, auditing Connecticut Agricultural College,	43 54
	\$42,783 49

COMMISSIONER ON DOMESTIC ANIMALS.

Orders in favor of

H. O. Averill, Commissioner, salary, .	\$1,500 00
H. O. Averill, Commissioner, office and traveling expenses,	755 40
H. O. Averill, Commissioner, veterinary assistance,	987 95
H. O. Averill, Commissioner, clerical assistance,	390 00
H. O. Averill, Commissioner, expenses to convention at Washington, D. C.,	25 02
	\$3,658 37

SUNDRY PERSONS FOR CATTLE KILLED BY ORDER OF
THE COMMISSIONER.

OCTOBER, 1903.

W. O. Page,	10 00
C. M. Daggett,	14 00
W. O. Corning,	15 00
A. J. Pierpont,	10 00
James H. Sayles,	9 00
C. M. Randall,	7 50
R. M. Warner,	10 00
M. B. Mallett,	20 00
Frank Chipman,	15 00
W. L. Parmalee,	10 00

No. 18. — Agricultural Affairs. — Continued.

F. W. Goodrich, . . .	15 00
Yale Gordon, . . .	30 00
James N. Way, . . .	5 00
C. D. Bromley, . . .	3 00
S. H. Clark, . . .	10 00
Daniel R. Hicks, . . .	20 00
John O. Keefe, . . .	15 00
Sam Levy, . . .	10 00
H. B. Chapman, . . .	28 00
Geo. W. Harrison, . . .	13 00
J. A. Stoughton, . . .	15 00
J. F. Bothwell, . . .	18 00
A. F. Kibbe, . . .	20 00
W. J. Andrews, . . .	35 00
David Downing, . . .	13 00
James Strachansky, . . .	10 00
John T. A. Fenn, . . .	10 00
A. W. Bristol, . . .	12 50
Loyal Higby, . . .	10 00
William Couch, . . .	12 00
Ernest McNeil, . . .	15 00
H. G. Williams, . . .	16 00

NOVEMBER.

J. B. Palmer, . . .	15 00
T. H. Eldridge, . . .	15 00
Mary E. Burnham, . . .	15 00
James Bond, . . .	15 00
Chester L. Tilden, . . .	12 50
Charles F. Morgan, . . .	12 00
George W. Woodbridge, . . .	10 00
C. E. Barrows, . . .	5 00
Charles E. Chester, . . .	30 00
R. L. DeTeng, . . .	25 00
R. C. Mitchell, . . .	18 00
Lucy C. Miner, . . .	17 50
George L. Andrews, . . .	13 50
B. O. Higby, . . .	5 00
A. G. Markham, . . .	25 00
J. E. Mansfield, . . .	12 50
James McElhone, . . .	20 00

No. 18. — Agricultural Affairs. — *Continued.*

James L. Raymond,	15 00
W. A. Brown,	10 00
C. H. Champlin,	14 00
George Kramer,	10 00
C. C. Pierce,	12 00
Henry Clapp,	11 00
H. J. Northrop,	9 00
Jesse Button,	12 00
Samuel Dussanne,	10 00
C. J. Raynolds,	12 00
C. A. Briggs,	9 00
W. O. Page,	15 00
Paul Geist,	13 00
John L. Kelly,	20 00
H. B. Tucker, Agent,	15 00
George Austin,	22 00
Walter C. Merrill,	15 00

DECEMBER.

John Sinta,	15 00
Frank R. Mattison,	10 00
William Murphy,	7 00
D. B. Roberts,	15 00
G. H. Bowen,	15 00
Benj. Grosvenor,	13 00
H. B. Chapman,	47 00
W. I. Clark,	5 00
R. W. Squires,	10 00
Henry Kenyon,	12 00
L. J. Coburn,	10 00
E. Washburn,	40 00
John Vaughn,	17 50
C. T. Terrell,	10 00
A. C. Kibbe,	10 00
C. T. Bartholomew,	12 00
F. W. Cunningham,	11 00
George S. Cary,	30 00
H. L. Gilbert,	12 50
H. B. Chapman,	8 00
John H. Warner,	20 00
C. H. Kinne,	11 00

No. 18.—Agricultural Affairs.—Continued.

P. H. Griggs,	8 00
Henry R. Woodward,	12 50
G. W. Woodbridge,	15 00
G. A. Hubbard,	7 00
S. E. Roberts,	12 50
E. J. Hempstead,	50 00
P. W. Turner & Co.,	15 00
Napoleon Bouthillier,	10 00
H. B. Brown,	4 00
G. T. Dibble,	30 00
W. L. Beman,	12 50
Daniel M. Brown,	30 00
W. A. Hiscox,	10 00

JANUARY, 1904.

A. B. Porter,	12 50
G. F. Douglass,	12 50
F. A. Comstock,	34 00
W. H. Webster,	20 00
C. B. Cottrell & Co.,	120 00
Jared F. Hall,	10 00
Myron H. Elliott,	8 00
J. W. Edgerton,	12 50
Herbert Tarbox,	20 00
Dennis Fenn,	15 00
F. B. Comstock,	12 00
E. K. Hubbard, Jr.,	25 00
A. P. Gates,	10 00
Edward Moran,	16 00
C. O. Fitts,	10 00
J. H. Selleck,	30 00
Geo. H. Couch,	5 00
Wm. Templeton,	10 00
W. O. Page,	15 00
Temperance R. Jones,	10 00
Geo. A. Lindell,	20 00
Geo. A. Davis,	13 00
Chas. N. Taintor,	15 00
Robert M. Daine,	20 00

No. 18. — Agricultural Affairs. — Continued.

FEBRUARY.

Carl A. Anderson, . . .	12 50
Philip Kahn, . . .	42 50
Benjamin Grosvenor, . . .	8 00
H. B. Chapman, . . .	12 00
George C. Rathburn, . . .	12 00
Nathan Exley, . . .	15 00
E. L. Sherman, . . .	15 00
Carrie E. Rogers, . . .	10 00
C. E. Chester, . . .	30 00
E. H. Jacobs, . . .	16 00
Jason P. Lathrop, . . .	10 00
James Bond, . . .	15 00
Edgar O. Stiles, . . .	14 00
J. C. Brown, . . .	8 00
J. B. Walker, . . .	10 00
Delbert Evans, . . .	10 00
W. K. Henry, . . .	15 00
L. M. Tucker, . . .	15 00
John W. Hartt, . . .	18 00
Charles Tyler, . . .	16 00
A. H. Brainard, . . .	37 00
J. D. Bartholomew, . . .	8 00
H. R. Woodward, . . .	12 50
J. W. Alsop, . . .	125 00
O. E. Bailey, . . .	15 00
Johnson Bros., . . .	11 00
C. D. Benjamin, . . .	15 00
Mrs. Albert Thompson, . . .	12 00

MARCH.

A. J. McIntosh, . . .	12 00
E. D. Caulkins, . . .	15 00
Charles W. Bevins, . . .	17 00
L. H. Smith, . . .	10 00
West & Benton, . . .	12 50
E. O. Dodge, . . .	13 50
John L. York, . . .	10 00
Jesse J. Hoadley, . . .	5 00
C. E. Leonard, . . .	13 00

No. 18. — Agricultural Affairs. — Continued.

A. H. Carlson, . . .	12 50
A. M. Dieher, . . .	14 00
Geo. S. Butler, . . .	15 00
W. H. Webster, . . .	20 00
M. M. Hazen, . . .	10 00
Fred S. Brown, . . .	15 00
James Daly, . . .	9 00
P. W. Turner & Co., . . .	30 00
S. J. Henry, . . .	10 00
A. W. Otte, . . .	10 00
Joseph Baker, . . .	16 00
James E. DeWolf, . . .	22 00
John H. Fitts, . . .	13 00
Frank G. Clark, . . .	20 00
James G. Tyler, . . .	20 00
Thomas Cannon, . . .	35 00
Carl A. Anderson, . . .	12 50
Oscar Swanson, . . .	10 00
C. B. Marsh, . . .	10 00

APRIL.

Connecticut Agricultural College, . . .	12 00
Charles F. Brown, . . .	10 00
Benjamin Huntley, . . .	6 00
F. A. Burnham, . . .	30 00
Simon Shepard, . . .	10 00
W. W. Jewett, . . .	10 00
P. W. Turner & Co., . . .	5 00
N. G. Williams, . . .	11 00
Chas. G. Rankin, . . .	10 00
C. G. Simons, . . .	20 00
Geo. K. Marvin, . . .	20 00
C. L. Terrell, . . .	10 00
H. Tarbox, . . .	10 00
Nathan Exley, . . .	12 00
Hugh Blackburn, . . .	10 00
Roy Lewis, . . .	17 00
W. G. Sample, . . .	10 00
A. J. Willoughby, . . .	13 00

No. 18. — Agricultural Affairs. — *Continued.*

C. R. Tubbs,	15 00
B. Grosvenor,	16 00
S. H. Griggs,	12 00
Jas. H. Witter,	22 00
J. B. Palmer,	10 00
J. W. Alsop,	25 00
A. A. Bennett,	15 00
Frank G. Keeney,	10 00
L. N. Dimmock,	20 00
J. H. Smith,	10 00
Asahel Griswold,	5 00
J. N. Gallup,	8 00
John M. Black,	12 50
C. W. Hoffman,	15 00
G. E. Champlin,	12 50

MAY.

Geo. H. Nichols,	12 00
Chas. H. Kinne,	20 00
William Forestelle,	7 50
Chas. F. Bent,	15 00
Joseph Bernier,	10 00
Henry Abbe,	18 00
F. A. Burnham,	10 00
August Nelson,	10 00
Geo. L. Dewey,	15 00
C. M. Randall,	25 00
Howard J. Wright,	10 00
Geo. A. Hubbard,	14 00
William Rose,	10 00
John Cowley,	12 00
W. P. Laurence,	10 00
J. C. Brown,	6 00
G. H. Sumner,	11 00
C. S. Adams,	15 00
R. A. Peckham,	12 00
W. H. Bartholomew,	5 00
John D. Avery,	20 00
James E. Bride,	13 00
Dennis Crowe,	8 00

No. 18. — Agricultural Affairs. — Continued.

James E. Perry,	.	.	.	10 00
Tower Bros.,	.	.	.	15 00
W. W. Culver,	.	.	.	15 00
Byron W. Stone,	.	.	.	10 00
H. S. Asman,	.	.	.	10 00
C. C. Pendleton,	.	.	.	37 00
J. N. Alsop,	.	.	.	50 00
Jerry Downing,	.	.	.	9 00
B. E. Eddy,	.	.	.	14 00

JUNE.

F. P. Rice,	.	.	.	10 00
Philip Kahn,	.	.	.	10 00
Nelson Parker,	.	.	.	12 00
L. A. Boothby,	.	.	.	18 00
Richard Davis,	.	.	.	15 00
H. W. Hurlburt,	.	.	.	10 00
W. O. Page,	.	.	.	10 00
M. W. Sperry,	.	.	.	15 00
Chas. F. Davis,	.	.	.	15 00
Lorenzo Beers,	.	.	.	12 50
F. M. Blacker,	.	.	.	10 00
M. Pepin,	.	.	.	16 00
Francis Smith,	.	.	.	14 00
C. S. Anderson, Mgr.,	.	.	.	5 00
W. H. Palmer,	.	.	.	12 00
Geo. E. Larkham,	.	.	.	22 00
Samuel Barnes,	.	.	.	10 00
Everett E. Brown,	.	.	.	20 00
J. S. Halpin,	.	.	.	40 00

JULY.

Theo. Stanley,	.	.	.	20 00
Nathan Hall,	.	.	.	10 00
W. B. Chamberlain,	.	.	.	10 00
Chas. F. Champlin,	.	.	.	15 00
A. F. Rose,	.	.	.	5 00
Adver E. Hopkins,	.	.	.	10 00
Myron Thomas,	.	.	.	5 00
J. H. Bean,	.	.	.	20 00

No. 18. — Agricultural Affairs. — *Continued.*

Mrs. F. A. Paine, . . .	16 00
A. D. Phelps, . . .	5 00
Andrew Irwin, . . .	5 00
Xavier Blain, . . .	12 00
C. H. Sprague, . . .	12 50
Sidney Paine, . . .	15 00
Dennis Fenn, . . .	20 00
Everett E. Brown, . . .	25 00
Louisa E. Hewitt, . . .	15 00
Jas. E. Griswold, . . .	15 00
Frank E. Hyde, . . .	10 00
W. H. Brown, . . .	10 00

AUGUST.

F. A. Burnham, . . .	30 00
Susie J. Howe, . . .	4 00
W. W. A. Stone, . . .	5 00
W. J. Tanner, . . .	15 00
J. A. Hoffman, . . .	15 00
F. P. Johnson, . . .	15 00
P. G. Tripp, . . .	10 00
Geo. A. Hubbard, . . .	15 00
C. M. Jarvis, . . .	10 00
T. A. Banks, . . .	15 00
Asahel Griswold, . . .	15 00
Francis Stark, . . .	30 00
Ernest Peltier, . . .	12 00

SEPTEMBER.

Michael Ryan, . . .	5 00
John D. Avery, . . .	20 00
E. A. Dodge, . . .	27 00
Frank J. Burnham, . . .	12 00
S. A. Griggs, . . .	10 00
Fred Haven, . . .	20 00
W. D. Miner, . . .	10 00
W. L. Wilder, . . .	15 00
N. D. Potter, . . .	14 00
Lorenzo Beers, . . .	12 50
H. B. Chapman, . . .	14 00

No. 18. — Agricultural Affairs. — Continued.

Chas. A. Johnson,	12 50
Chas. Rosebrooks,	15 00
J. H. Beers,	10 00
T. D. Daly,	8 00
H. B. Chapman,	20 00
Geo. S. Cary,	22 00
O. A. Benedict,	12 50
Robert Hall,	8 00
J. G. Hopkins,	20 00
C. E. Chester,	30 00
M. L. Kaplan,	15 00
Myer Shuchansky,	10 00
C. W. Bevin,	15 00
M. W. Hills,	20 00
C. G. Fitch,	13 00

\$4,936 50

DAIRY COMMISSIONER.

Orders in favor of

John B. Noble, Commissioner, salary,	\$1,500 00
John B. Noble, Commissioner, office and traveling expenses,	590 60
John B. Noble, Commissioner, clerical expenses,	390 00
Robert O. Eaton, Deputy, salary,	1,200 00
Robert O. Eaton, Deputy, expenses,	937 10

\$4,617 70

STATE AID TO AGRICULTURAL SOCIETIES.

Orders in favor of

Beacon Valley Agricultural Society,	\$169 45
Berlin Agricultural Society,	143 36
Branford Agricultural Society,	118 20
Chester Agricultural Society,	106 52
Clinton Agricultural Society,	118 16
Colchester Agricultural Society,	100 98
Connecticut Dairymen's Association,	144 90
Connecticut Pomological Society,	182 77
Danbury Agricultural Society,	1,407 13

No. 18. — Agricultural Affairs. — Continued.

Farmington Valley Agricultural Society,	159 91
Greenfield Country Club,	151 94
Guilford Agricultural Society,	153 58
Harwinton Agricultural Society,	138 65
New Haven County Horticultural Society,	179 75
New London County Agricultural Society,	272 21
New Milford Agricultural Society,	167 25
Newtown Agricultural Society,	153 01
Orange Agricultural Society,	197 03
Putnam Park Agricultural Society,	201 41
Rockville Agricultural Society,	269 18
Simsbury Agricultural Society,	114 21
Stafford Springs Agricultural Society,	302 08
Union (Somers, etc.) Agricultural Society,	130 18
Union (Monroe) Agricultural Society,	112 27
Windham County Agricultural Society,	288 28
Wolcott Agricultural Society,	178 53
Woodstock Agricultural Society,	251 33

\$5,912 27

STATE AID TO ASSOCIATIONS.

Orders in favor of	
Connecticut Sheep Breeders' Association,	\$356 20
Connecticut Dairymen's Association,	1,012 74
Connecticut Pomological Society,	1,000 00

\$2,368 94

FOX BOUNTIES.

HARTFORD COUNTY.

Avon,	\$1 15
Bloomfield,	17 25
Bristol,	17 25

No. 18. — Agricultural Affairs. — Continued.

Burlington,	26 45
Canton,	54 05
East Granby,	14 95
Enfield,	19 55
Farmington,	17 25
Glastonbury,	21 85
Granby,	25 30
Hartland,	44 85
Manchester,	1 15
Marlborough,	4 60
New Britain,	1 15
Plainville,	9 20
Simsbury,	18 40
Southington,	18 40
Suffield,	19 55
West Hartford,	3 45
Windsor,	3 45
Windsor Locks,	1 15
	\$340 40

NEW HAVEN COUNTY.

Ansonia,	\$1 15
Beacon Falls,	2 30
Bethany,	27 60
Branford,	2 30
Cheshire,	28 75
Derby,	1 15
East Haven,	6 90
Guilford,	49 45
Hamden,	14 95
Madison,	16 10
Meriden,	19 55
Middlebury,	18 40
Milford,	6 90
Naugatuck,	20 70
North Branford,	25 30
North Haven,	12 65
Oxford,	8 05
Prospect,	4 60

No. 18. — Agricultural Affairs. — Continued.

Seymour,	6 90
Southbury,	59 80
Wallingford,	14 95
Wolcott,	6 90
Woodbridge,	8 05
	\$363 40

NEW LONDON COUNTY.

Bozrah,	\$6 90
Colchester,	11 50
East Lyme,	9 20
Franklin,	3 45
Griswold,	5 75
Groton,	1 15
Lebanon,	18 40
Lisbon,	11 50
Lyme,	36 80
Montville,	5 75
North Stonington,	2 30
Old Lyme,	14 95
Preston,	1 15
Salem,	19 55
Sprague,	12 65
Voluntown,	1 15
Waterford,	6 90
	\$169 05

FAIRFIELD COUNTY.

Bethel,	\$9 20
Brookfield,	11 50
Darien,	8 05
Danbury,	40 25
Easton,	20 70
Fairfield,	8 05
Greenwich,	13 80
Monroe,	32 20
New Canaan,	18 40
New Fairfield,	67 85

No. 18. — Agricultural Affairs. — Continued.

Newtown,	.	.	.	.	57 50
Norwalk,	.	.	.	.	2 30
Redding,	.	.	.	.	14 95
Ridgefield,	.	.	.	.	19 55
Sherman,	.	.	.	.	29 90
Stamford,	.	.	.	.	11 50
Stratford,	.	.	.	.	11 50
Trumbull,	.	.	.	.	8 05
Weston,	.	.	.	.	18 40
Westport,	.	.	.	.	6 90
Wilton,	.	.	.	.	5 75
					\$416 30

WINDHAM COUNTY.

Brooklyn,	.	.	.	.	\$14 95
Ashford,	.	.	.	.	55 20
Canterbury,	.	.	.	.	8 05
Chaplin,	.	.	.	.	8 05
Eastford,	.	.	.	.	8 05
Hampton,	.	.	.	.	39 10
Killingly,	.	.	.	.	6 90
Plainfield,	.	.	.	.	13 80
Pomfret,	.	.	.	.	32 20
Putnam,	.	.	.	.	10 35
Scotland,	.	.	.	.	3 45
Thompson,	.	.	.	.	5 75
Windham,	.	.	.	.	6 90
Woodstock,	.	.	.	.	34 50
					\$247 25

LITCHFIELD COUNTY.

Litchfield,	.	.	.	.	\$63 25
Barkhamsted,	.	.	.	.	16 10
Bethlehem,	.	.	.	.	23 00
Bridgewater,	.	.	.	.	6 90
Canaan,	.	.	.	.	20 70
Colebrook,	.	.	.	.	17 25
Cornwall,	.	.	.	.	40 25

No. 18.—Agricultural Affairs.—Continued.

Goshen,	26 45
Harwinton,	33 35
Kent,	71 30
Morris,	57 50
New Hartford,	16 10
New Milford,	78 20
North Canaan,	28 75
Norfolk,	19 55
Plymouth,	14 95
Roxbury,	17 25
Salisbury,	40 25
Sharon,	57 50
Thomaston,	16 10
Torrington,	8 05
Warren,	51 75
Washington,	65 55
Watertown,	23 00
Winchester,	41 40
Woodbury,	42 55
	\$897 00

MIDDLESEX COUNTY.

Middletown,	\$9 20
Haddam,	71 30
Chatham,	14 95
Chester,	5 75
Clinton,	27 60
Durham,	13 80
East Haddam,	23 00
Essex,	2 30
Killingworth,	4 60
Middlefield,	2 30
Old Saybrook,	5 75
Westbrook,	2 30
	\$182 85

TOLLAND COUNTY.

Tolland,	\$13 80
Andover,	25 30

No. 18. — Agricultural Affairs. — *Concluded.*

Bolton,	1 15
Columbia,	11 50
Coventry,	11 50
Ellington,	27 60
Hebron,	11 50
Mansfield,	23 00
Somers,	20 70
Stafford,	13 80
Union,	6 90
Vernon,	2 30
Willington,	2 30

 \$171 35

\$2,787 60

STATE FOREST.

Orders in favor of	
Walter Mulford, Forester, payroll of	
employees,	\$301 83
S. Denison Goodrich, land,	82 00
S. Denison Goodrich, labor,	17 00
D. W. Cornwall, land,	60 00
R. S. Mitchell, recording deeds, etc.,	38 71
Strong & Hale, paint, etc.,	4 65
Nathan Hall, land,	150 00
S. Gildersleeve, spades, etc.,	7 66
Eliot Watrous, legal services,	3 00
Alfred Ackerman, Forester, expenses,	11 97
John C. Reeves, Warden, services,	106 35

 \$783 17

TREE PLANTING.

Orders in favor of	
James E. O'Leary,	\$16 00
S. W. Howland,	7 00

 \$23 00

 \$67,871 04

 No. 19.—National Guard.

No. 19.

NATIONAL GUARD.

SALARIES.

Orders in favor of	
George M. Cole, Adjutant-General, .	\$3,000 00
Charles C. Godfrey, Surgeon-General,	750 00
William E. F. Landers, Assistant Adjutant-General,	1,800 00
Henry C. Morgan, Assistant Quartermaster-General,	1,800 00
Theron C. Swan, Clerk, Adjutant-General's office,	1,400 00
Walter Pearce, Clerk, Adjutant-General's office,	1,400 00
Lorenzo Converse, Clerk, Adjutant-General's office,	1,400 00
M. Wise, Clerk, Quartermaster-General's office,	1,283 34
	\$12,833 34

SUNDRY ACCOUNTS.

Orders in favor of	
George M. Cole, Adjutant-General, premium on bond,	\$140 00
H. C. Morgan, Assistant Quartermaster-General, premium on bond,	7 00
F. Wood, Regimental Paymaster, premium on bond,	35 00
D. E. Bowers, Regimental Paymaster, premium on bond,	35 00
E. L. Smith, Regimental Paymaster, premium on bond,	35 00
J. R. Disbrow, Regimental Paymaster, premium on bond,	35 00
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 59

\$310 84

No. 19.—National Guard.—*Concluded.* No. 20.—Governor's Guard.

ADVANCES ON REQUISITIONS.

Orders in favor of	
George M. Cole, Adjutant-General, .	\$4,700 00
George M. Cole, Acting Quartermaster-General,	73,510 85
George M. Cole, Acting Paymaster-General,	48,300 00
George M. Cole, Acting Commissary-General,	2,200 00
Charles C. Godfrey, Surgeon-General,	250 00
	\$128,960 85

STATE ARMORY COMMISSION.

Orders in favor of	
George M. Cole, Treasurer,	\$9,200 00
George M. Cole, Treasurer, premium on bond,	36 75
	\$9,236 75
	\$151,341 78

No. 20.

GOVERNOR'S GUARD.

Orders in favor of	
First Company Governor's Foot Guard —	
Fall field-day parade,	\$237 47
Spring field-day parade,	311 37
Armory rent,	1,000 00
Equipments, etc.,	85 50
Care of arms,	162 00
	\$1,796 34
Orders in favor of	
Second Company Governor's Foot Guard —	
Fall field-day parade,	\$265 96
Spring field-day parade,	364 46
Equipments, uniforms, etc.,	3,204 00

No. 20.—Governor's Guard.—Conclu. No. 21.—Printing and Circulating.

Care of arms,	162 00	
Gas at armory,	350 30	
		\$4,346 72
Orders in favor of		
First Company Governor's Horse Guard —		
Fall field-day parade,	\$275 34	
Spring field-day parade,	279 90	
Equipments, uniforms, etc.,	3,180 13	
Rent of armory,	600 00	
Officers' compensation,	50 00	
Care of arms,	69 00	
Repairs to saddles, etc.,	17 15	
		\$4,471 52
		\$10,614 58

No. 21.

PRINTING AND CIRCULATING PUBLIC DOCUMENTS.

Orders in favor of

OCTOBER, 1903.

William H. Taylor, 300 copies Legislature Souvenir (Spec. Act 386), . .	\$750 00
E. S. Ela, printing, etc., for Record Commissioner,	35 00
Adams Express Co., distribution,	209 67
Labor Bureau, distribution,	22 80
State Library, distribution,	27 50
The Hartford Times, advertising,	8 40
Tuttle, Morehouse & Taylor, 3,000 copies report of State Board of Health,	1,703 65
Tuttle, Morehouse & Taylor, wrapping, shipping, etc.,	377 27
Tuttle, Morehouse & Taylor, 17,000 copies report Connecticut Agricultural Experiment Station,	4,831 60

No. 21.—Printing and Circulating.—Continued.

Plimpton Mfg. Co., election envelopes, etc.,	364 58
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NOVEMBER.

Comptroller's office, distribution, .	51 09
Marigold-Foster Printing Co., 500 copies report of Fire Marshal, .	25 00
State Library, distribution, . . .	40 75

DECEMBER.

Banks Law Publishing Co., Vol. 75, Conn. Reports,	801 56
Adams Express Co., distribution for Secretary, Comptroller, and Library, .	145 97
Frederick L. Ford, maps for Railroad Commissioners' report,	340 00
Secretary, distribution,	10 00

JANUARY, 1904.

Comptroller's office, distribution, .	25 00
Secretary, distribution,	60 00
The Standard Association, 1,500 copies report of Shell Fish Com- mission,	632 70
Dodd Lithographic Co., maps for Railroad Commissioners' report, .	268 35
Plimpton Mfg. Co., printing for Sec- retary,	40 50
State Library, distribution,	15 50
Adams Express Co., distribution for Comptroller, Secretary, Library, and Labor Bureau,	53 67
Rockville Journal, 2,000 copies report Factory Inspector,	836 50
Journal Publishing Co., 1,575 copies report Dairy Commissioner, . . .	422 60

FEBRUARY.

Factory Inspector, distribution, .	30 00
Dairy Commissioner, distribution, .	32 50
Comptroller's office, distribution, .	50 00

No. 21. — Printing and Circulating. — *Continued*

The Bulletin Co., 1,125 copies report of Quartermaster-General, . . .	729 95
Marigold-Foster Printing Co., 1,300 copies report of Prison Directors, .	245 50
G. P. Lecremier, postals and printing for Labor Bureau, . . .	22 00
Labor Bureau, distribution report of 1902, . . .	9 00
Marigold-Foster Printing Co., 1,475 copies report of Adjutant-General, .	1,365 50
The Case, Lockwood & Brainard Co., 4,000 copies General Statutes, .	5,415 20
The Case, Lockwood & Brainard Co., binding 2,005 copies of above, .	1,664 15
The Case, Lockwood & Brainard Co., wrapping and labeling same, .	40 10
The Case, Lockwood & Brainard Co., 5,575 copies report Board of Agriculture, 1902, wrapping, shipping, expressage, etc., . . .	2,080 77
The Case, Lockwood & Brainard Co., shipping statutes, etc., . . .	150 51
The Case, Lockwood & Brainard Co., 1,575 copies report State Librarian, 1902, . . .	481 15
The Case, Lockwood & Brainard Co., 1,420 copies report State Treasurer, 1903, . . .	306 10
The Case, Lockwood & Brainard Co., 1,200 copies report Criminal Business of Courts, . . .	34 00
The Case, Lockwood & Brainard Co., 1,320 copies report Comptroller, .	338 65
The Case, Lockwood & Brainard Co., 2,375 copies report Railroad Commissioners, . . .	2,914 25
The Case, Lockwood & Brainard Co., electrotypes for Adjutant-General's report, . . .	13 05
The Case, Lockwood & Brainard Co., sundry binding, etc., . . .	83 40

No. 21.—Printing and Circulating.—*Continued.*

The Case, Lockwood & Brainard Co., printing school laws,	346 40
The Case, Lockwood & Brainard Co., binding for Secretary,	29 00
The Case, Lockwood & Brainard Co., 2,100 copies Thanksgiving Procla- mation,	33 25
The Case, Lockwood & Brainard Co., sundry printing, etc.,	26 96
The Case, Lockwood & Brainard Co., 200 copies of Senate Journal for libraries,	707 25
The Case, Lockwood & Brainard Co., 500 copies of House Journal for li- braries,	1,113 95
The Case, Lockwood & Brainard Co., 950 copies of House Journal, regu- lar,	2,345 09
The Case, Lockwood & Brainard Co., 950 copies of Senate Journal, regu- lar,	2,202 37
The Case, Lockwood & Brainard Co., lettering, wrapping, shipping, ex- pressage, etc., on same,	261 10
The Case, Lockwood & Brainard Co., shipping List of Bills, 320 packages,	76 80
The Case, Lockwood & Brainard Co., binding 30 copies Printed Bills, Vols. 1 and 2,	126 00
The Case, Lockwood & Brainard Co., 10 copies Printed Bills of Constitu- tional Convention,	15 00

MARCH.

The Bee Publishing Co., 1,475 copies report of Commissioner of Domes- tic Animals,	137 50
Hartford Printing Co., 1,400 copies report of School Fund Commis- sioner,	56 55
Labor Bureau, distribution of report,	120 00

No. 21.—Printing and Circulating.—Continued.

Commissioner of Domestic Animals, distribution of report,	18 00
Adams Express Co., distribution,	188 68
Journal Publishing Co., 8,500 copies report of Labor Commissioner, wrapping, shipping, etc.,	5,844 31
Plimpton Mfg. Co., official envelopes,	21 74

APRIL.

Secretary, distribution,	30 00
Comptroller, distribution,	25 00
Adams Express Co., distribution,	117 29
Pelton & King, 4,000 copies report of Storrs Agricultural Experiment Station,	2,500 00
Journal Publishing Co., 1,575 copies report of Dental Commission,	137 50
Bulletin Co., 1,075 copies report Building and Loan Commissioner, mailing, etc.,	593 68
Labor Bureau, distribution,	107 31
George D. Curtis, services rendered Secretary in compilation of State Register,	25 00
H. T. Smith Express Co., distribution of Labor Report,	27 98
Factory Inspector, distribution,	12 00

MAY.

Adams Express Co., distribution,	435 73
State Library, distribution,	35 30

JUNE.

Comptroller, distribution,	40 00
Banks Law Publishing Co., Connecti- cut reports,	108 10
Tuttle, Morehouse & Taylor, 12,000 copies report of Connecticut Agri- cultural Experiment Station,	5,199 99
Tuttle, Morehouse & Taylor, 3,000 copies report of State Board of Health,	1,795 22

No. 21.—Printing and Circulating.—Continued.

Tuttle, Morehouse & Taylor, wrapping, shipping etc.,	413 86
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JULY.

Adams Express Co., distribution,	60 47
The Case, Lockwood & Brainard Co., 2,375 copies report of Bank Commissioners,	1,930 35
The Case, Lockwood & Brainard Co., wrapping, shipping, etc.,	165 04
The Case, Lockwood & Brainard Co., 2,225 copies of Insurance Commissioner's Report, Vol. I,	3,539 20
The Case, Lockwood & Brainard Co., 3,525 copies of Insurance Commissioner's Report, Vol. II,	3,832 30
The Case, Lockwood & Brainard Co., 1,425 copies of Insurance Commissioner's Report, Vol. III,	761 30
The Case, Lockwood & Brainard Co., 5,575 copies report State Board of Agriculture,	2,104 55
The Case, Lockwood & Brainard Co., wrapping, shipping, etc.,	158 08
The Case, Lockwood & Brainard Co., electrotypes for Adjutant-General's report,	229 10
The Case, Lockwood & Brainard Co., sundry printing, binding, etc.,	77 12

AUGUST.

Comptroller, distribution,	20 00
The Case, Lockwood & Brainard Co., 2,100 copies Fast Day Proclamation,	32 80
The Case, Lockwood & Brainard Co., 5,350 copies Register and Manual,	3,321 89
The Case, Lockwood & Brainard Co., wrapping and shipping,	42 70

No. 21.—Print'g and Circulating.—Conclu. No. 22.—Soldiers' Children.

The Case, Lockwood & Brainard Co., 6,800 copies Arbor Day Proclama- tion,	58 50
The Case, Lockwood & Brainard Co., 1,000 copies List Registered Auto- mobiles,	83 10
The Case, Lockwood & Brainard Co., sundry binding, etc.,	42 23
Library, distribution,	32 10
Plimpton Mfg. Co., printing for Sec- retary,	89 32

SEPTEMBER.

Comptroller's office, distribution,	25 00
W. H. Barnard, printing report of Probation Officers,	54 75
Adams Express Co.,	127 88
The Case, Lockwood & Brainard Co., 5,200 copies report Board of Edu- cation, wrapping, shipping, etc.,	6,581 10

\$76,748 23
No. 22.**SOLDIERS' CHILDREN.**

Orders in favor of the following towns for amounts due chil-
dren of deceased soldiers:

Ansonia,	\$39 00
Bridgeport,	117 00
East Granby,	166 50
Fairfield,	123 75
Meriden,	127 50
Middletown,	78 00
Montville,	78 00
New Haven,	306 00
New London,	78 00
Norwich,	78 00
Putnam,	78 00

\$1,269 75

No. 23.— Fish and Game Commission.

No. 23.

FISH AND GAME COMMISSION.

Orders in favor of	
George T. Mathewson, Commissioner, services,	\$408 00
George T. Mathewson, Commissioner, expenses,	293 92
George T. Mathewson, Commissioner, bills paid,	37 40
Robert G. Pike, Commissioner, services,	132 00
Robert G. Pike, Commissioner, expenses,	80 05
Robert G. Pike, Commissioner, bills paid,	48 75
E. Hart Geer, Commissioner, services,	387 00
E. Hart Geer, Commissioner, expenses,	318 69
E. Hart Geer, Commissioner, clerical services,	200 00
E. Hart Geer, Commissioner, bills paid,	40 26
Edwin H. Whiting, services at hatcheries,	330 00
George C. Finch, services at hatcheries,	573 75
George C. Finch, bills paid,	16 25
William D. Tripp, services at hatcheries,	419 90
H. W. Beeman, Superintendent bass hatchery,	750 00
L. B. Brockway, services at retaining pond,	140 50
G. W. Eaton, Game Warden, services and expenses,	75 51
H. L. Rose, Game Warden, services and expenses,	16 75
E. H. Bailey, Game Warden, services and expenses,	23 70

No. 23.—Fish and Game.—Continued.

C. E. Blake, Game Warden, services and expenses,	3 50
T. W. Ryley, Game Warden, services and expenses,	36 12
H. G. Carver, Game Warden, services and expenses,	108 50
John M. Foote, Game Warden, services and expenses,	85 40
Southern New England Telephone Co.,	14 02

\$4,539 97

OCTOBER, 1903.

H. E. Banning, use of launch,	\$14 75
W. W. Morgan, cartage,	13 75
F. J. Wheeler, rent of pond,	25 00
Buhl Stamping Co., fish cans,	66 00
C. C. Graves, supplies at hatcheries,	181 59
William C. Peck, work at retaining pond,	13 00
Allen Pease Co., supplies at hatcheries,	11 20
F. S. Bidwell Co., supplies at hatcheries,	13 84
L. C. Seymour, repairs at hatcheries,	13 40

NOVEMBER.

Joseph A. Lord, on account houseboat at hatcheries,	200 00
J. N. Mitchell, labor at retaining pond,	4 25

DECEMBER.

Joseph A. Lord, on account houseboat at hatcheries,	300 00
American Net & Twine Co., net, etc.,	20 72
Hartford Printing Co., books, stationery, etc.,	239 30
Arthur R. Leete, repairs and material at hatcheries,	265 91
E. P. Egan, supplies,	2 50
Wallace Edwards, labor at hatcheries,	5 00
Robert Huey, labor at hatcheries,	5 00

No. 23. — Fish and Game. — *Continued.*

JANUARY, 1904.

A. B. Stockwell, supplies, . . .	13 00
The Allen Pease Co., lumber, . . .	13 79
C. C. Graves, fish food, . . .	134 83
F. S. Bidwell Co., lumber and tools, .	28 43

FEBRUARY.

J. N. Mitchell, services at brook, . .	2 50
A. R. Leete, labor and supplies at hatcheries,	6 98

MARCH.

Geo. F. Lane, trout eggs, . . .	10 80
H. E. Banning, use of launch, . . .	8 25
Geo. W. Gates, supplies at hatchery, .	4 00
Joseph A. Lord, balance houseboat at hatcheries,	600 00
L. H. Barrett, cartage,	19 00

APRIL.

F. J. Parsons, painting,	52 68
F. S. Bidwell Co., supplies; hatcheries,	16 46

MAY.

Chiltonville Trout Stream Co., trout fry,	125 00
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JUNE.

Saunders, Smith Yacht Co., yacht, . .	450 00
J. A. Ellis, towing boat,	20 00
W. E. Peck, cartage,	19 00
W. H. Douglas, supplies for hatcheries,	10 20
United States Fish Commission, transportation of fish,	124 08
C. C. Graves, fish food,	111 10
F. N. Banning, services on boat, . . .	37 20
Geo. Fletcher, services on boat, . . .	121 90

 No. 23. — Fish and Game. — *Concluded.*

JULY.

Geo. W. Gates, naphtha,	4 00
Wm. W. Morgan, work at hatcheries,	21 00
Joseph A. Lord, work at hatcheries,	72 36
Allen Pease Co., supplies for hatcheries,	24 92
A. B. Stockwell, supplies for hatcheries,	13 75
The Fairbanks Co., engine for boat,	303 22
Gray & Prior Machine Co., supplies,	6 50
Wm. Bailey & Son, supplies,	140 65
Geo. F. Lane, trout fry,	300 00
P. C. Grierson, services on boat,	24 46
Wm. Stimson, lumber,	4 94
Arthur R. Leete, furniture,	24 75
W. G. Wisley, teams, etc.,	36 40
E. F. Belden, supplies,	10 70
F. S. Bidwell Co., hardware,	8 81
Hartford Printing Co., printing, etc.,	12 00

AUGUST.

F. N. Banning, services at hatcheries,	36 45
Henry E. Bradley, services,	10 80
L. H. Barrett, cartage,	24 00
N. S. Cole, labor at hatcheries,	26 24
Saunders, Smith Yacht Co., supplies,	94 06
John H. Ramsay, services at hatcheries,	180 00

SEPTEMBER.

F. N. Banning, use of boat,	35 80
C. C. Graves, fish food,	123 10
Smith Premier Typewriter Co., typewriter for Secretary of Commission,	90 00
Mathewson Bros. & Co., supplies,	16 50

 \$4,969 82

 \$9,509 79

No. 24.—Shell-Fish Commission.

No. 24.

SHELL-FISH COMMISSION.

Orders in favor of	
Christian Swartz, Commissioner, services and expenses,	\$500 00
George C. Waldo, Commissioner, services and expenses,	500 00
William J. Atwater, Commissioner, services and expenses,	500 00
Christian Swartz, Commissioner, premium on bond,	21 00
George C. Waldo, Commissioner, premium on bond,	12 00
William J. Atwater, Commissioner, premium on bond,	7 00
A. McC. Mathewson, Clerk, salary, .	1,400 00
A. McC. Mathewson, Clerk, premium on bond,	10 50
James P. Bree, Auditor,	10 75
Charles N. Daniels, Auditor,	13 55
	\$2,974 80

EXPENSES OF SHELL-FISH COMMISSION.

Orders in favor of	
The Commissioners for —	
Office and incidental expenses,	\$498 04
Engineer's department,	227 00
Special engineering,	145 00
Taxes,	424 82
Inspection and buoying natural oyster beds,	810 60
Oyster Police,	3,215 00
Inspection of mud dumping,	247 50
Repairs of signals,	150 75
	\$5,718 71
	\$8,693 51

No. 25.—State Board of Health. No. 26.—Railroad Commissioners.

No. 25.

STATE BOARD OF HEALTH.

Orders in favor of	
Charles A. Lindsley, Secretary, salary,	\$2,000 00
Charles A. Lindsley, Secretary, expenses of Board,	4,198 91
Charles A. Lindsley, Secretary, investigating pollution of streams, .	2,500 00
Charles A. Lindsley, Secretary, investigating summer resorts, .	750 00
Charles A. Lindsley, Secretary, premium on bond,	10 50
	\$9,459 41

No. 26.

RAILROAD COMMISSIONERS.

Orders in favor of	
William O. Seymour, Commissioner, salary,	\$3,000 00
Washington F. Willcox, Commissioner, salary,	3,000 00
O. R. Fyler, Commissioner, salary, .	3,000 00
Henry F. Billings, Clerk, salary, .	1,800 00
Henry F. Billings, Clerk, office, traveling, and incidental expenses of Commissioners,	1,214 42
Henry F. Billings, Clerk, clerical assistance,	840 00
Henry F. Billings, Clerk, premium on bond,	3 50
	\$12,857 92

No. 27.—Bank Commissioners. No. 28.—Insurance Commissioner.

No. 27.

BANK COMMISSIONERS.

Orders in favor of	
Charles H. Noble, Commissioner,	
salary and expenses,	\$3,000 00
Charles H. Noble, bills paid, . . .	16 66
George F. Kendall, Commissioner,	
salary and expenses,	3,000 00
White & Kemble, maps, etc., . . .	41 85
W. B. Dana Co., books, etc., . . .	10 00
The Case, Lockwood & Brainard Co.,	
printing, etc.,	380 65
	\$6,449 16

No. 28.

INSURANCE COMMISSIONER.

Orders in favor of	
Theron Upson, Commissioner, salary,	\$3,499 99
Charles Hughes, Actuary, salary, .	3,000 00
Bryan H. Atwater, Chief Clerk, salary,	1,800 00
George H. Bromfield, Assistant, salary,	1,500 00
Frank L. Hamilton, Assistant, salary,	1,250 00
Charles H. Cooley, Jr., Assistant, salary,	1,283 33
William N. Pray, Clerk, salary, . .	300 00
William L. Moran, Clerk, salary, . .	112 50
Howard J. Pratt, Clerk, salary, . .	850 00
Fannie T. Skinner, Clerk, salary, . .	1,200 00
Annette D. Lowrie, Clerk, salary, . .	840 00

No. 28. — Insurance Commissioner. — Concluded.

Effie P. Sprague, Clerk, salary, . . .	840 00	
Clara L. Shea, Clerk, salary, . . .	715 00	
Nellie T. Tuite, Clerk, salary, . . .	715 00	
Nettie W. Derrin, Clerk, salary, . . .	780 00	
		\$18,685 82

PER DIEM SERVICES.

Orders in favor of		
Samuel T. Green,	\$475 00	
Margaret M'Reynolds,	300 00	
Mary L. Desmore,	195 00	
Frederick D. Rathburn,	112 00	
Charles H. Cooley, Jr.,	100 00	
		\$1,182 00

OFFICE EXPENSES.

Orders for		
Quadrennial examinations,	\$7,113 31	
Examinations of fraternal societies,	70 60	
Printing and stationery,	2,352 23	
Incidentals,	1,522 16	
		\$11,058 30

FOR PREMIUMS ON BONDS.

Orders in favor of		
Theron Upson, Commissioner,	\$35 00	
Bryan H. Atwater, Chief Clerk,	17 50	
		\$52 50

AUDITORS.

Orders in favor of		
Charles N. Daniels,	\$12 33	
James P. Bree,	36 75	
Lester D. Phelps,	34 18	
		\$83 26
		<u>\$31,061 88</u>

No. 29.—State Board of Charities.No. 30.—Taxes Refunded.

No. 29.

STATE BOARD OF CHARITIES.

Orders in favor of	
Charles P. Kellogg, Secretary, salary,	\$1,775 00
Charles P. Kellogg, Secretary, expenses of Secretary and Board,	699 60
E. A. Down, member, expenses,	63 41
H. H. Bridgman, member, expenses,	40 60
Mary Hall, member, expenses,	191 78
Mary Hall, Agent to Visit County Homes,	403 50
Mary Hall, expenses at national convention,	44 60
Rebekah G. Bacon, member, expenses,	261 40
Rebekah G. Bacon, Agent to Visit County Homes,	499 50
	<u>\$3,979 39</u>

No. 30.

TAXES REFUNDED.

Orders in favor of	
Holmes & Gay,	\$2 00
Estate of Luther A. Freeman,	50 00
Estate of M. Chaffee,	87 90
Estate of Elizabeth Brown,	50 00
A. T. Duis,	5 86
Southern Mutual Insurance Co.,	61 11
H. H. Gallup, Treasurer,	1 00
Estate John C. Shelton,	35 54
Estate Henry Platt,	51 81
Hartford & New York Transportation Co.,	124 00
James E. Walsh,	25 00
Thomas Harding, Admr.,	50 00
Buell Hemingway,	16 00
	<u>\$560 22</u>

No. 31.—Pharmacy Commission.**No. 32.—Special Commissions.****No. 31.****PHARMACY COMMISSION.**

Orders in favor of	
George L. Ellsbree, Commissioner, salary,	\$450 00
George L. Ellsbree, Treasurer, expenses of Commission,	747 13
George L. Ellsbree, Treasurer, premium on bond,	5 25
R. H. Kimball, Commissioner, salary,	450 00
R. H. Kimball, Commissioner, premium on bond,	5 25
Willis I. Mix, Commissioner, salary,	450 00
Willis I. Mix, Commissioner, clerical services,	150 00
Willis I. Mix, Commissioner, premium on bond,	5 25
Winser & Dortmitzer, printing record books, sales of poisons,	316 16
Adams Express Co.,	40 91
George L. Ellsbree, Treasurer, paid distribution record books above,	67 46

\$2,687 41
No. 32.**SPECIAL COMMISSIONS.****PUTNAM MEMORIAL CAMP.**

Orders in favor of	
The Treasurer of the Commission, expense for care of grounds,	\$2,025 89
The Treasurer of the Commission, expenses of Commissioners,	64 70
The Treasurer of the Commission, premium on bond,	3 50

\$2,094 09

No. 32.—Special Commissions.—Continued.

COMMISSION ON UNIFORMITY OF STATE LEGISLATION.

Orders in favor of	
Lyman D. Brewster, Chairman,	\$309 15

COMMISSION ON SCULPTURE.

Orders in favor of	
K. H. Leavens, Commissioner, expenses at meetings,	\$5 00
A. L. Shipman, Secretary, paid for drawings,	30 00
A. L. Shipman, Secretary, paid Paul W. Bartlett, sculptor, on account of services in designing and making model of proposed ornamentation of north front of Capitol,	1,000 00
Frank N. Hoyt, drawings,	26 66
Warner Photograph Co., photos,	4 00
	\$1,065 66

COMMISSION TO LOUISIANA PURCHASE EXPOSITION.

Orders in favor of	
J. H. Vaill, Secretary-Treasurer, advances on requisition,	\$57,450 00
J. H. Vaill, Secretary-Treasurer, premium on bond,	35 00
Frank L. Wilcox, Chairman, for books and printing,	250 00
Connecticut Magazine Co., pictures, books, etc.,	401 30
	\$58,136 30

EXAMINER OF PUBLIC RECORDS.

Orders in favor of	
Charles R. Hathaway, Examiner, salary,	\$1,000 01
Charles R. Hathaway, Examiner, expenses,	535 28

No. 82. — Special Commissions. — *Concluded.*

E. L. Ela, printing, etc.,	29 50	
Neal, Goff & Inglis Co., filing case, etc.,	128 07	
Belknap & Warfield, stationery, etc., .	31 95	
Underwood Typewriter Co., type- writer,	92 25	
		\$1,817 06

FORT GRISWOLD TRACT COMMISSION.

Orders in favor of the Commission for care of the Tract,	\$228 48
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GEOLOGICAL AND NATURAL HISTORY SURVEY COM-
MISSION.

Orders in favor of William North Rice, Superintendent, salary,	\$200 00	
William North Rice, Superintendent, expenses,	44 04	
H. W. Conn, services,	69 14	
E. A. White, services,	64 30	
Louis D. Bishop, services,	25 10	
		\$402 58

COMMISSION ON LEGISLATION BETWEEN CONNECTICUT
AND NEW YORK IN REGARD TO SHELL-FISHERIES.

Orders in favor of Alexander Arnott, expenses,	\$63 06
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GAS INSPECTOR.

Orders in favor of William G. Mixter, Inspector, salary,	\$500 00	
		\$64,616 38

No. 33.— Bureau of Labor Statistics.

No. 33.

BUREAU OF LABOR STATISTICS.

Orders in favor of		
William H. Scoville, Commissioner,	salary,	\$2,500 00
William H. Scoville, Commissioner,	office and traveling expenses,	571 04
William H. Scoville, Commissioner,	expenses at convention in Concord,	
N. H.,		38 35
William H. Scoville, Commissioner,	premium on bond,	3 50
William D. Parker, Chief Clerk, sal-	ary,	1,800 00
William D. Parker, Chief Clerk, office	and traveling expenses,	128 21
William D. Parker, Chief Clerk, ex-	penses at convention in Concord,	
N. H.,		41 10
J. Belle Cone, Clerk, salary,		712 50
M. Hunzinger, clerical services,		85 00
Journal Pub. Co., printing, etc.,		105 50
		<u>\$5,985 20</u>

SERVICES AND EXPENSES OF SPECIAL AGENTS.

Orders in favor of		
George A. Parsons, salary,		\$1,272 00
George A. Parsons, expenses,		364 90
Egbert J. Dart, salary,		180 00
Egbert J. Dart, expenses,		87 14
		<u>\$1,904 04</u>

FREE EMPLOYMENT BUREAUS.

HARTFORD OFFICE.

William F. Bidwell, Superintendent —		
Orders for		
Salary,		\$200 00
Expenses,		64 15
		<u>\$264 15</u>

 No. 83. — Bureau of Labor Statistics. — *Continued.*

Jordan C. Wells, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,000 00
Expenses,	.	.	.	.	227 95
Assistant,	.	.	.	.	67 50
Rent,	.	.	.	.	240 00
					\$1,535 45

NEW HAVEN OFFICE.

J. J. Linsley, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,200 00
Expenses,	.	.	.	.	161 34
Rent,	.	.	.	.	300 00
Equipment,	.	.	.	.	100 00
					\$1,761 34

WATERBURY OFFICE.

J. J. Doherty, Acting Superintendent —

Orders for

Salary,	.	.	.	.	\$1,000 00
Expenses,	.	.	.	.	160 69
Rent,	.	.	.	.	300 00
					\$1,460 69

George C. Minor, Superintendent —

Orders for

Salary,	.	.	.	.	\$200 00
Expenses,	.	.	.	.	12 03
					\$212 03

NORWICH OFFICE.

S. H. Reeves, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,200 00
Expenses,	.	.	.	.	111 11
Rent,	.	.	.	.	240 00
					\$1,551 11

No. 33. — Bureau of Lab. Stat. — *Contd.* No. 34. — Insp't'r of Factories.

BRIDGEPORT OFFICE.

Charles J. Keller, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,200 00
Expenses,	.	.	.	.	381 93
Rent,	.	.	.	.	240 00
					\$1,821 93

Orders in favor of
William H. Scoville, Commissioner,
for printing, etc.,

\$2 00

\$8,608 70

\$16,497 94

No. 34.

FACTORY INSPECTOR.

Orders in favor of

George L. McLean, Inspector, salary,	\$2,500 00
George L. McLean, Inspector, office and traveling expenses,	499 78
Grace W. Stanley, Clerk, salary,	600 00
S. F. Ellis, Clerk, salary,	12 00

\$3,611 78

SERVICES AND EXPENSES OF DEPUTIES.

Orders in favor of

Henry O. Nichols, salary,	\$1,540 00
Henry O. Nichols, expenses,	616 34
John H. Quinlan, salary,	1,545 00
John H. Quinlan, expenses,	669 21
James P. Keena, salary,	1,415 00
James P. Keena, expenses,	544 55

\$6,330 10

\$9,941 88

No. 35.—Grade Cros'gs. No. 36.—B'dge Com. No. 37.—Sch'l F'd Com'r.

No. 35.

SEPARATING GRADE CROSSINGS.

No orders drawn.

No. 36.

CONNECTICUT RIVER BRIDGE AND HIGHWAY DISTRICT COMMISSION.

Orders in favor of	
The Treasurer of the Commission, .	\$27,508 85

No. 37.

SCHOOL FUND COMMISSIONER.

Orders in favor of	
Carnot O. Spencer, Commissioner,	
salary,	\$2,500 00
Carnot O. Spencer, Commissioner,	
premium on bond,	175 00
William H. Pond, Chief Clerk, salary,	1,800 00
William H. Pond, Chief Clerk, pre-	
mium on bond,	52 50
Charles W. Skinner, Assistant, salary,	1,400 00
Charles W. Skinner, Assistant, pre-	
mium on bond,	35 00
	\$5,962 50

EXPENSES OF MANAGEMENT.

Orders in favor of	
Carnot O. Spencer, Commissioner,	
office expenses,	\$1,679 78
Carnot O. Spencer, Commissioner,	
legal expenses,	416 40

No. 37.—School Fund Com'r.—Conclu. No. 38.—Co. Health Officers.

Carnot O. Spencer, Commissioner, care of Agricultural College Fund,	576 25	
James P. Bree, Auditor, . . .	98 00	
Lester D. Phelps, Auditor, . . .	92 72	
		\$2,863 15
		<u>\$8,825 65</u>

No. 38.

COUNTY HEALTH OFFICERS.

HARTFORD COUNTY:

Orders in favor of		
Daniel A. Markham, services, . .	\$1,870 82	
Daniel A. Markham, expenses, . .	295 72	
		\$2,166 54

NEW HAVEN COUNTY.

Orders in favor of		
Carleton E. Hoadley, services, . .	\$1,965 00	
Carleton E. Hoadley, expenses, . .	349 75	
		\$2,314 75

NEW LONDON COUNTY.

Orders in favor of		
E. W. Higgins, services, . . .	\$460 00	
E. W. Higgins, expenses, . . .	71 18	
		\$531 18

FAIRFIELD COUNTY.

Orders in favor of		
George E. Hill, services, . . .	\$715 00	
George E. Hill, expenses, . . .	161 22	
		\$876 22

No. 88. — Co. Health Officers. — Concluded. No. 89. — State Reformatory.

WINDHAM COUNTY.

Orders in favor of		
George E. Hinman, services,	.	\$558 00
George E. Hinman, expenses,	.	139 94
		\$695 94

LITCHFIELD COUNTY.

Orders in favor of		
Frank W. Etheridge, services,	.	\$692 50
Frank W. Etheridge, expenses,	.	125 44
		\$817 94

MIDDLESEX COUNTY.

Orders in favor of		
Wesley U. Pearne, services,	.	\$893 00
Wesley U. Pearne, expenses,	.	102 22
		\$995 22

TOLLAND COUNTY.

Orders in favor of		
E. M. Yeomans, services,	.	\$635 00
E. M. Yeomans, expenses,	.	104 33
		\$739 33
		\$9,137 12

No. 39.

STATE REFORMATORY.

Orders in favor of		
Albert Garvin, Secretary, expenses of		
Commission,	.	\$658 00
Cornelius Tracy, Commissioner, ex-		
penses of Commission,	.	335 00
T. D. Wells, Commissioner, expenses,	.	27 11
		\$1,020 11

No. 40.—Highway Commissioner.

No. 40.

HIGHWAY COMMISSIONER.

Orders in favor of	
James H. Macdonald, Commissioner,	
salary,	\$3,000 00
James H. Macdonald, Commissioner,	
office expenses,	789 91
James H. Macdonald, Commissioner,	
traveling expenses,	766 65
James H. Macdonald, Commissioner,	
expenses to convention at Wash-	
ington, D. C.,	25 50
Eugene Kelsey, Clerk, salary, . .	1,800 00
George W. Brackett, Clerk, salary, .	1,120 08
Frank N. Hoyt, Engineer, salary, .	1,399 88

\$8,902 02

IMPROVEMENT OF HIGHWAYS.

Orders in favor of the following towns:

HARTFORD COUNTY.

Hartford,	\$1,694 00
Bloomfield,	219 37
Bristol,	520 00
Burlington,	450 00
Canton,	1,168 69
East Granby,	1,500 00
East Hartford,	133 34
Farmington,	200 00
Glastonbury,	877 33
Granby,	1,111 75
Hartland,	1,150 00
Manchester,	200 00
New Britain,	2,501 50
Plainville,	200 01
Simsbury,	740 57

No. 40.—Highway Commissioner.—Continued.

Southington,	1,890 00
West Hartford,	133 34
Windsor,	100 00
Windsor Locks,	1,966 67
	\$16,756 57

NEW HAVEN COUNTY.

New Haven,	\$847 78
Ansonia,	2,760 00
Beacon Falls,	4,875 00
Branford,	200 00
Derby,	239 40
East Haven,	361 25
Guilford,	2,760 00
Hamden,	1,195 18
Meriden,	1,890 00
Middlebury,	975 00
Naugatuck,	313 34
North Branford,	4,937 50
Prospect,	525 00
Seymour,	151 04
	\$22,030 49

NEW LONDON COUNTY.

Colchester,	\$1,875 00
East Lyme,	600 00
Griswold,	5,356 67
Lebanon,	1,286 25
North Stonington,	1,950 00
Old Lyme,	2,025 00
Salem,	200 00
Sprague,	2,286 50
	\$15,579 42

FAIRFIELD COUNTY.

Bethel,	\$1,654 67
Easton,	2,004 75
Fairfield,	646 79

No. 40.— Highway Commissioner. — Continued.

Huntington,	1,733 31
Monroe,	375 00
New Canaan,	790 64
New Fairfield,	1,500 00
Newtown,	1,999 89
Norwalk,	133 34
Redding,	1,500 00
Trumbull,	656 25
Wilton,	3,105 00
	\$16,099 64

WINDHAM COUNTY.

Brooklyn,	\$3,133 34
Chaplin,	250 00
Killingly,	2,990 63
Pomfret,	1,524 57
Putnam,	2,854 80
Sterling,	750 00
Thompson,	365 17
Windham,	2,960 03
	\$14,828 54

LITCHFIELD COUNTY.

Litchfield,	\$3,333 33
Barkhamsted,	5,005 50
Bethlehem,	2,250 00
Bridgewater,	637 50
Canaan,	2,250 00
Colebrook,	1,650 00
Cornwall,	1,725 00
Harwinton,	1,000 00
Morris,	750 00
New Hartford,	1,600 00
New Milford,	614 40
North Canaan,	721 55
Plymouth,	1,397 28
Salisbury,	1,000 00
Thomaston,	133 34

No. 40.—Highway Commissioner.—Continued.

Washington,	5,356 67
Watertown,	5,000 00
Winchester,	2,459 25
Woodbury,	5,277 75
	\$42,161 57

MIDDLESEX COUNTY.

Middletown,	\$931 92
Haddam,	1,143 31
Chatham,	888 95
Chester,	2,846 86
Cromwell,	386 67
East Haddam,	2,023 34
Killingworth,	1,200 00
Middlefield,	2,947 44
Old Saybrook,	2,126 25
Portland,	548 93
Saybrook,	2,411 25
Westbrook,	3,675 00
	\$21,129 92

TOLLAND COUNTY.

Tolland,	\$4,132 50
Bolton,	500 00
Coventry,	3,375 00
Hebron,	337 50
Mansfield,	1,949 70
Willington,	3,900 00
	\$14,194 70

\$162,780 85

FOR INSPECTION OF HIGHWAYS.

Orders in favor of	
Robert G. Pike,	\$1,534 30
O. W. Bowen,	1,419 07
E. N. Phelps,	65 10
George W. Lovejoy,	193 50

No. 40.—Highway Commissioner.—Continued.

Wales Chatfield, . . .	189 00
E. A. Dibble, . . .	379 50
Grant Chappell, . . .	306 00
R. L. Parker, . . .	363 75
L. P. Bissell, . . .	171 00
A. E. Howard, . . .	9 00
L. N. Whitney, . . .	138 75
I. L. Bronson, . . .	69 00
Herbert O. Page, . . .	30 00
Levi C. Morris, . . .	129 00
J. G. Skilton, . . .	57 00
G. S. Perkins, . . .	72 00
James M. Smith, . . .	93 00
Henry E. Hinman, . . .	90 30
Geo. W. Wallace, . . .	112 50
John C. Williams, . . .	61 50
H. J. Stanclift, . . .	115 50
R. E. Mitchell, . . .	5 00
E. B. Hoyt, . . .	48 00
Charles C. Curtis, . . .	70 00
E. H. Pearce, . . .	69 00
Irving Lockwood, . . .	112 50
W. W. Gates, . . .	10 50
J. N. Van Dusen, . . .	129 00
S. T. Palmer, . . .	18 00
W. H. Hall, . . .	48 00
Horace G. Lewis, . . .	61 50
Charles S. Birge, . . .	4 50
R. H. Condon, . . .	35 00
James H. Finn, . . .	320 40
Truman Catlin, . . .	180 00
Michael H. Rice, . . .	36 00
W. P. Bailey, . . .	78 00
C. W. Eddy, . . .	133 50
W. B. Rider, . . .	88 75
Charles Nelson, . . .	52 50
G. S. Perkins, . . .	117 00
J. D. Dayton, . . .	120 90
Oscar A. Leonard, . . .	300 00
G. W. Miller, . . .	74 00
W. P. Hopwood, . . .	103 50

No. 40.—Highw'y Com'r.—Concl'd. No. 41.—Mediation and Arbitration.

M. W. Aspenwall,	133 50
F. P. Griswold,	183 00
H. W. Talcott,	24 00
H. E. Hinman,	21 30
S. S. Webb,	94 50
W. D. Young,	100 50
J. D. Bliven,	21 00
C. H. Wells,	140 40
W. B. Hopwood,	102 00
J. B. Banning,	68 40
E. P. Arnold,	37 50
E. L. Ford,	13 80
Peter J. Prior,	102 00
W. W. Starr,	262 50
E. B. Morehouse,	21 00
G. A. Devine,	60 60
D. C. Newberry,	133 50
A. B. Porter,	225 00
P. B. Leonard,	90 00
A. L. Burdick,	177 90
G. C. Birge,	79 50
	\$9,906 22
	\$181,589 09

No. 41.**STATE BOARD OF MEDIATION AND ARBITRATION.**

Orders in favor of	
Josiah M. Hubbard, member, services,	\$70 00
Josiah M. Hubbard, member, expenses,	20 85
Hiram H. Fox, member, services, .	55 00
John H. White, member, services, .	55 00
John H. White, member, expenses, .	22 95
	\$223 80

No. 42.—Bldg. & Loan Com'r. No. 43.—Tax Com'r. No. 44.—Fire Mars.

No. 42.

BUILDING AND LOAN COMMISSIONER.

Orders in favor of	
Morris C. Webster, Commissioner,	
salary,	\$2,500 00
Morris C. Webster, Commissioner,	
expenses,	499 99
	<u>\$2,999 99</u>

No. 43.

TAX COMMISSIONER.

Orders in favor of	
Andrew F. Gates, Commissioner,	
salary,	\$3,000 00
Andrew F. Gates, Commissioner,	
office expenses,	206 23
Andrew F. Gates, Commissioner,	
clerical assistance,	1,100 01
	<u>\$4,306 24</u>

No. 44.

FIRE MARSHAL.

Orders in favor of	
John A. Rusling, Marshal, salary, .	\$2,500 00
John A. Rusling, office and traveling	
expenses,	883 47
John A. Rusling, clerical assistance, .	554 64
William E. Seeley, Jr., Deputy, salary,	1,500 00
	<u>\$5,438 11</u>

No. 45.

STATE POLICE DEPARTMENT.

Orders in favor of		
Thomas F. Egan, Superintendent, salary,	\$3,000 00	
Thomas F. Egan, Superintendent, office and traveling expenses,	420 88	
Thomas F. Egan, Superintendent, premium on bond,	35 00	
Arthur L. Story, Assistant Superintendent, salary,	2,000 00	
Arthur L. Story, Assistant Superintendent, traveling expenses,	71 04	
Arthur L. Story, Assistant Superintendent, premium on bond,	17 50	
Clara G. Ware, Clerk, salary,	764 67	
H. W. Tibbetts, Clerk City Court of Norwich, overpayment of fine, etc.,	28 20	
		\$6,337 29

SERVICES AND EXPENSES OF STATE POLICEMEN.

Orders in favor of		
M. S. Loucks, salary,	\$989 00	
M. S. Loucks, expenses,	1,328 50	
M. L. Joyce, salary,	867 00	
M. L. Joyce, expenses,	394 15	
C. E. Hazelhurst, salary,	920 00	
C. E. Hazelhurst, expenses	716 55	
J. A. Flynn, salary,	933 00	
J. A. Flynn, expenses,	315 90	
F. C. Barnes, salary,	586 00	
F. C. Barnes, expenses,	218 27	
W. W. Clark, salary,	108 00	

No. 45.—State Police Dept.—Concluded.

W. W. Clark, expenses,	.	.	8 66
Wm. O'Brien, salary,	.	.	78 00
Wm. O'Brien, expenses,	.	.	45 54
			\$7,508 57

SERVICES OF CONSTABLES AND OTHER OFFICERS.

Orders in favor of

Thomas F. Egan, Superintendent, for payments to officers,		\$2,611 37
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PREMIUMS ON BONDS OF STATE POLICEMEN.

Orders in favor of

M. S. Loucks, .	.	.	\$3 50
Wm. O'Brien,	.	.	3 50
W. W. Clark, ..	.	.	3 50
F. C. Barnes, .	.	.	3 50
J. A. Flynn, .	.	.	3 50
C. E. Hazelhurst,	.	.	3 50
M. L. Joyce, .	.	.	3 50
			\$24 50
			\$16,481 73



GENERAL ACCOUNT

OF ALL

Receipts and Expenditures

FOR THE

Fiscal Year Ended September 30, 1904.

Receipts.*General Account of Receipts.*

*Payments into the Treasury from the 1st day of October, 1903,
to the 30th day of September, 1904.*

By balance to credit of Civil List

Funds, October 1, 1903,		\$628,374 44
Interest on School Fund, transferred, \$109,252 86		
Avails of courts (clerks' fees),	31,836 94	
Commissioners of Pharmacy,	4,199 00	
Commissioners of Shell-fisheries,	8,679 72	
Comptroller (Statutes sold),	1,147 80	
Corporate franchise tax,	1,751 00	
Corporation capital fees,	23,337 00	
Express companies, tax on,	12,857 20	
Fees from Executive Secretary,	355 00	
Fees from Secretary of State,	10,273 35	
Inheritance tax,	265,780 92	
Insurance Commissioner, receipts of,	122,925 15	
Interest account,	29,733 32	
Investments, tax on,	142,005 33	
Itinerant venders' license fees,	300 00	
Military commutation tax,	151,229 00	
Miscellaneous receipts,	43,000 61	
Mutual fire insurance companies, tax on,	4,515 33	
Mutual life insurance companies, tax on,	309,167 24	
National aid to State Home, D. V. S.,	43,762 50	
Nonresident stock tax,	140,125 88	
Railroads, steam, tax on,	1,083,648 59	
Railroads, street, tax on,	250,379 14	
Rolling stock companies, tax on,	116 59	
Salaries of Bank Commissioners,	6,386 87	
Salary of the Building and Loan Com- missioner,	2,097 62	
Salary of the Inspector of Gas and Gas Meters,	500 33	
Salaries of the Railroad Commissioners,	12,859 66	
Savings banks, tax on,	448,383 07	

Expenditures.

General Account of Expenditures.

Payments from the Treasury from 1st day of October, 1903, to the 30th day of September, 1904, for the current expenses of the Government, as per preceding accounts, under the following heads, viz.:

No.		
1	Sessions of the General Assembly,	\$658 00
2	Salaries and expenses in Executive Offices,	45,110 22
3	Judicial expenses,	460,316 63
4	Board of prisoners in county jails,	102,908 90
5	State Capitol and grounds, . .	65,848 59
6	Contingent expenses,	39,916 99
7	State Board of Education, . .	37,339 71
8	State normal schools,	121,529 21
9	Common schools,	554,795 84
10	State Library,	13,389 15
11	State Prison,	27,793 37
12	Connecticut School for Boys, .	73,898 43
13	Connecticut School for Girls, .	44,274 38
14	State paupers,	4,777 34
15	Humane institutions,	569,701 76
16	Sick and wounded soldiers, . .	133,663 50
17	Deceased soldiers,	11,122 90
18	Agricultural affairs,	67,871 04
19	National Guard,	151,341 78
20	Governor's Guard,	10,614 58
21	Printing and circulating public documents,	76,748 23
22	Soldiers' children,	1,269 75
23	Fish and Game Commission, . .	9,509 79
24	Shell-fish Commission,	8,693 51
25	State Board of Health,	9,459 41
26	Railroad Commissioners,	12,857 92
27	Bank Commissioners,	6,449 16
28	Insurance Commissioner, . . .	31,061 88
29	State Board of Charities, . . .	3,979 39
30	Taxes refunded,	560 22

Receipts. — Continued.

General Account of Receipts — Continued.

State Librarian,	116 95
Telegraph and telephone companies, tax on,	25,817 14
State Police Department,	7,228 65
	\$3,293,769 76

Fines, Forfeitures, etc.

By cash of Arthur F. Eggleston, State's Attorney, Hartford County,	\$2,201 67
William H. Williams, State's Attor- ney, New Haven County,	5,253 67
John P. Kellogg, Assistant State's Attorney, New Haven County,	785 00
Solomon Lucas, State's Attorney, New London County,	2,172 85
Samuel Fessenden, State's Attor- ney, Fairfield County,	640 00
Charles E. Searls, State's Attorney, Windham County,	358 29
Donald T. Warner, State's Attor- ney, Litchfield County,	977 46
John M. Murdock, State's Attor- ney, Middlesex County,	208 86
Joel H. Reed, State's Attorney, Tolland County,	99 11
Robert J. Woodruff, Prosecuting Attorney, New Haven County,	2,033 78
A. P. Bradstreet, Prosecuting At- torney, New Haven County,	1,660 99
H. A. Hull, Prosecuting Attorney, New London County,	2,122 33
Michael Kenealy, Prosecuting At- torney, Fairfield County,	4,088 33
George A. Conant, Clerk, Hartford County,	81 18
Edward A. Anketell, Clerk, New Haven County,	177 59

Expenditures. — Continued.*General Account of Expenditures — Continued.*

No.			
31	Pharmacy Commission, . . .	2,687	41
32	Special commissions, . . .	64,616	38
33	Bureau of Labor Statistics, . .	16,497	94
34	Factory Inspector, . . .	9,941	88
35	Separating grade crossings, . .		
36	Connecticut River Bridge and Highway District Commission, .	27,508	85
37	School Fund Commissioner, . .	8,825	65
38	County Health Officers, . . .	9,137	12
39	State Reformatory, . . .	1,020	11
40	Highway Commissioner, . . .	181,589	09
41	State Board of Mediation and Arbitration, . . .	223	80
42	Building and Loan Commissioner, .	2,999	99
43	Tax Commissioner, . . .	4,306	24
44	Fire Marshal, . . .	5,438	11
45	State Police Department, . . .	16,481	73
			\$3,048,735 88
	Interest on State bonds, . . .	\$33,492	50
	State bonds purchased, . . .	125,000	00
	Premium on State bonds purchased, .	1,375	00
	Interest on Agricultural College Fund, .	87	18
	Interest on principal of School Fund, .	514	08
	Interest on interest of School Fund, .	1,536	50
			\$162,005 26
	Carried forward, . . .		\$3,210,741 14

Receipts. — Concluded.*General Account of Receipts — Concluded.*

Samuel J. Marsh, Assistant Clerk, New Haven County, . . .	79 52
John C. Averill, Clerk, New Lon- don County, . . .	112 30
Edgar M. Warner, Clerk, Wind- ham County, . . .	49 09
Dwight C. Kilbourn, Clerk, Litch- field County, . . .	1 14
Charles G. R. Vinal, Clerk, Middle- sex County, . . .	28 70
Lyman Tingier, Clerk, Tolland County, . . .	7 53
Mahlon H. Moyer, Clerk, Hartford Common Pleas, . . .	232 00
Frederick L. Averill, Clerk, New Haven Common Pleas, . . .	578 78
Linford F. Root, Clerk, Waterbury District Court, . . .	159 00
John C. Averill, Clerk, New Lon- don Common Pleas, . . .	503 01
William T. Haviland, Clerk, Fair- field Common Pleas, . . .	314 25
Wheaton F. Dowd, Clerk, Litch- field Common Pleas, . . .	43 00
E. L. Isbell, Clerk, City Court of New Haven, . . .	100 00
Albert R. Chamberlain, Clerk, City Court of Meriden, . . .	50 00
	\$25,119 43
	\$3,318,889 19
	\$3,947,263 63
Balance in Treasury, October 1, 1904,	\$737,515 51

Expenditures. — Concluded.*General Account of Expenditures — Concluded.*

Brought forward,	.	.	.	\$3,210,741	14
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Add for Civil List Orders outstanding October 1,					
1903,	.	.	.	.	2,127 22
					<u>\$3,212,868 36</u>

Deduct for Civil List Orders outstanding October					
1, 1904,	.	.	.	.	3,120 24
Total expenditures,	.	.	.		<u>\$3,209,748 12</u>

Balance in Treasury October 1, 1904,	.	.		737,515 51	
				<u>\$3,947,263 63</u>	

Abstract of Expenditures.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR
TEN YEARS, ENDED SEPTEMBER 30, 1904.

	1 General Assembly.	2 Executive Offices.	3 Judicial Expenses.	4 Board of Prisoners in County Jails.	5 State Capitol and Grounds.	6 Contingent Expenses.	7 State Board of Education.
1895	\$161,839 77	\$44,154 44	\$369,362 51	\$109,201 11	\$36,700 23	\$21,706 19	\$27,000 81
1896	845 93	34,436 04	366,765 65	119,072 87	38,226 48	21,147 09	31,315 58
1897	143,876 51	34,311 97	369,115 19	123,077 88	39,056 16	16,164 83	28,067 15
1898	444 10	27,849 59	372,322 42	114,555 76	39,802 17	16,482 32	25,192 75
1899	148,355 08	38,417 23	339,424 55	112,682 62	45,294 16	17,399 32	28,865 88
1900	222 75	34,731 50	364,555 92	98,239 77	61,686 43	30,120 77	29,431 46
1901	167,664 48	37,318 22	350,808 21	106,509 55	59,519 51	36,608 88	32,372 68
1902	*25,362 81	39,314 14	401,324 99	100,977 43	64,407 99	24,665 63	31,863 11
1903	†227,158 55	44,075 47	398,114 93	100,360 14	77,310 59	43,012 96	33,172 30
1904	658 00	45,110 22	460,316 63	102,908 90	65,848 59	39,916 99	37,339 71

	8 State Normal Schools.	9 Common Schools.	10 State Library.	11 State Prison.	12 Connecti- cut School for Boys.	13 Connecti- cut In- dustrial School.	14 State Paupers.
1895	\$108,801 17	\$263,343 06	\$3,032 25	\$44,685 44	\$71,642 02	\$41,329 25	\$4,544 64
1896	93,181 40	270,504 07	3,481 72	53,782 50	70,461 95	40,784 82	4,371 38
1897	84,091 43	414,401 59	2,743 01	81,959 17	76,353 69	42,301 05	4,908 37
1898	64,115 04	425,561 84	2,867 08	64,637 16	72,713 81	42,004 81	5,586 28
1899	68,747 97	440,415 93	3,569 67	64,917 30	68,195 10	43,240 82	4,361 26
1900	53,482 92	454,682 97	4,499 64	84,134 20	70,677 78	44,644 59	5,270 75
1901	66,619 54	468,851 60	4,737 45	120,631 41	69,985 98	47,623 32	4,837 81
1902	57,864 78	483,623 53	8,207 96	55,876 50	61,123 27	44,676 67	8,388 67
1903	497,301 28	504,031 28	10,032 87	41,271 93	65,774 16	44,605 10	7,826 95
1904	121,529 21	554,795 84	13,389 15	27,793 37	73,898 43	44,274 38	4,777 34

	15 Humane Institu- tions.	16 Sick and Wounded Soldiers.	17 Deceased Soldiers.	18 Agricul- tural Affairs.	19 National Guard.	20 Governor's	21 Printing Public Docu- ments.
1895	\$236,630 22	\$77,800 00	\$8,937 50	\$62,097 36	\$202,280 28	\$6,097 08	\$50,089 02
1896	267,574 50	74,700 00	12,466 36	101,651 07	138,895 15	14,370 81	57,282 98
1897	304,193 02	70,000 00	10,617 50	80,500 38	159,444 92	9,017 88	54,232 69
1898	266,386 32	80,000 00	10,052 50	46,984 03	207,806 13	5,604 43	44,641 77
1899	314,943 58	75,246 00	10,556 50	48,767 14	215,330 72	7,683 92	43,973 92
1900	365,684 01	96,500 00	11,544 15	48,881 92	157,363 80	7,364 66	52,497 32
1901	364,308 63	91,500 00	11,105 85	53,778 51	155,402 30	9,188 81	52,497 39
1902	469,490 47	94,000 00	12,376 21	58,589 61	148,884 24	9,273 91	72,184 90
1903	397,434 53	107,250 00	13,527 80	59,482 77	189,331 14	6,273 91	74,611 58
1904	569,701 76	133,663 50	11,122 90	67,871 04	151,341 78	10,614 58	76,748 23

	22 Soldiers' Children.	23 Fish and Game Com- missioners.	24 Shell-Fish Commis- sioners.	25 State Board of Health.	26 Railroad Commis- sioners.	27 Bank Commis- sioners.	28 Insurance Commis- sioner.
1895	\$4,888 93	\$4,840 66	\$5,845 21	\$7,400 00	\$12,123 49	\$6,518 80	\$25,715 15
1896	4,417 31	7,421 22	8,320 86	7,400 00	11,644 59	6,150 00	33,790 92
1897	3,574 40	8,197 77	10,582 04	7,400 00	12,151 14	6,650 00	35,912 88
1898	3,215 72	6,749 30	9,068 01	7,800 00	12,137 88	6,441 75	36,656 20
1899	2,734 36	5,452 20	10,777 01	7,307 50	11,662 20	6,041 55	32,459 31
1900	2,654 75	10,399 97	8,650 31	7,800 00	11,851 03	5,407 98	27,417 08
1901	2,176 00	9,000 97	9,170 57	7,844 15	11,072 24	6,707 10	26,763 94
1902	1,687 00	6,199 88	9,074 35	7,993 83	12,738 65	6,697 70	28,093 54
1903	1,398 25	5,022 73	9,195 79	7,760 50	12,024 44	6,482 91	26,416 12
1904	1,269 75	9,509 79	8,693 51	9,459 41	12,857 92	6,449 16	31,061 88

* Including \$24,262.81 expenses of the Constitutional Convention of 1902.

† Including \$52,005.85 expenses of the Constitutional Convention of 1904.

Abstract of Expenditures. — *Concluded.*

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR TEN YEARS, ENDED SEPTEMBER 30, 1904. — CONCLUDED.

	29 State Board of Charities.	30 Taxes Refunded.	31 Pharmacy Commis- sion.	32 Special Commis- sions.	33 Bureau of Labor Statistics.	34 Inspector of Factories.
1895	\$2,858 73	\$54 00	\$1,375 73	\$13,660 85	\$8,168 42	\$4,996 97
1896	3,834 49	428 30	1,330 45	173,147 67	7,916 29	4,887 82
1897	3,451 53	2,376 01	1,183 38	16,059 94	8,693 46	4,961 52
1898	4,423 79	586 70	1,404 05	5,766 83	7,230 49	4,663 71
1899	4,190 94	2,449 98	1,291 37	8,454 20	7,213 41	4,338 02
1900	3,275 50	72 13	1,377 98	11,438 33	7,172 22	5,185 93
1901	4,355 52	2,421 72	1,399 90	44,247 94	9,209 10	5,219 97
1902	4,028 34	414 81	642 29	11,033 83	18,420 03	5,756 90
1903	4,182 39	20,229 18	1,077 65	60,975 72	17,723 13	6,208 01
1904	3,979 39	560 22	2,687 41	64,616 38	16,497 94	9,041 88
	35 Separating Grade Crossings.	36 Hartford Bridge Com- mission.	37 School Fund.	38 County Health Offi- cers.	39 State Re- formatory.	40 State High- way Com- missioner.
1895	\$21,933 52	\$9,900 33	\$15,886 91	\$8,499 29	\$189 92	\$1,984 47
1896	.....	40,867 20	29,583 84	8,756 50	19,164 43	43,545 68
1897	.....	15,000 00	12,686 55	8,102 05	17,783 30	122,342 61
1898	.....	14,402 17	12,558 35	8,767 79	1,099 84	78,721 93
1899	20,736 82	16,179 61	13,139 85	6,519 80	.....	117,973 56
1900	122 53	17,536 62	18,123 80	7,123 85	.....	99,163 15
1901	.....	4,215 02	8,565 62	6,929 83	.....	183,922 12
1902	.....	21,409 74	8,744 27	9,256 14	.....	129,428 81
1903	.....	25,249 42	8,140 56	7,668 69	.....	202,804 46
1904	.....	27,508 85	8,825 65	9,137 12	1,020 11	181,589 09
	41 State Board of Mediation and Arbitration.	42 Building and Loan Commis- sioner.	43 Tax Commis- sioner.	44 Fire Marshal.	45 State Police Department.	Total, not including State Bonds and Interest on same.
1895	.....	.....	.....	.....	.....	\$2,108,116 63
1896	\$59 14	.....	.....	.....	.....	2,238,055 77
1897	13 90	.....	.....	.....	.....	2,445,716 87
1898	.....	\$3,313 69	.....	.....	.....	2,160,577 81
1899	.....	2,873 94	.....	.....	.....	2,422,136 94
1900	34 29	3,401 65	.....	.....	.....	2,325,485 39
1901	106 30	2,841 81	\$500 00	\$869 09	.....	2,666,890 04
1902	149 18	2,040 36	4,328 35	5,617 68	.....	2,568,207 59
1903	302 78	3,913 84	4,132 91	5,635 11	\$799 64	2,974,570 92
1904	223 80	2,999 99	4,306 24	5,438 11	16,481 73	3,048,735 87

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE,

October 13, 1904.

This is to certify that we have examined the accounts of Hon. Wm. E. Seeley, Comptroller, and compared the same with the vouchers therefor, and found the same to be correct; said audit covering the fiscal year ending September 30, 1904.

JAMES P. BREE,

LESTER D. PHELPS,

Auditors of Public Accounts.

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State of Connecticut

PUBLIC DOCUMENT No. 22

REPORT
OF
THE COMPTROLLER

SHOWING THE

Indebtedness, Rate of Tax,

AND

**EXPENDITURES OF TOWNS, CITIES, BOROUGHES, AND
COUNTIES,**

OCTOBER 1, 1904.

HARTFORD PRESS:

The Case, Lockwood & Brainard Company.

1905.



State of Connecticut.

STATE OF CONNECTICUT,
COMPTROLLER'S OFFICE,
HARTFORD, Dec. 24, 1904.

In compliance with the statute of 1879, requiring the Comptroller to publish once in four years the returns made to this office of the indebtedness and expenditures of the towns, cities, boroughs, and counties of the State, the following statement is presented.

The total indebtedness of all the towns, cities, boroughs, and counties is thirty-two million, five hundred twenty thousand, four hundred sixty and sixty-one one-hundredths dollars (\$32,520,460.61). This is an increase of four million, eight hundred ninety-five thousand, six hundred thirty-three and nineteen one-hundredths dollars (\$4,895,633.19).

Five towns, three boroughs, and two counties report no indebtedness.

WM. E. SEELEY,
Comptroller.

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.	Amount received from State for corporation stock tax.
					Water, Paying, Capitol, Parks, H. Sch., Bridges, Conn. River Bridge. Steel Bridge.			
1	Hartford, .	\$4,880,000.00	\$379,454.00	\$5,109,454.00		1908 to 1964.	\$387,274.96	\$302,528.65
2	Avon, .		15,369.43	15,369.43			4,734.04	927.62
3	Berlin, .		31,670.00	31,670.00	Roads.		16,550.00	1,760.00
4	Bloomfield, .	82,000.00	48,511.70	80,511.70	Public Bldgs. and Bridges.	1920.	14,330.99	368.22
5	Bristol, .	180,000.00	209,766.86	389,766.86	Public Buildings, Roads, etc.	1906 to 1927.	68,723.05	4,769.31
6	Burlington, .		6,000.00	6,000.00	Gen'l Expenses.		4,777.48	43.08
7	Canton, .	20,000.00	34,500.00	* 54,500.00	Railroad.	1905 to 1922.	20,099.17	915.00
8	East Granby, .	9,500.00		9,500.00	Steel Bridge.	On demand.	6,108.91	310.99
9	East Hartford, .	99,800.00	8,000.00	107,800.00	Bridge, Highways, etc.	1904 to 1924.	48,101.61	2,230.42
10	East Windsor, .	45,000.00	30,016.97	75,016.97	Railroad.	On demand.	19,085.49	866.98
11	Enfield, .	75,000.00	3,552.45	78,552.45	Gen'l Expenses.	1909 to 1926.	46,885.30	3,501.48
12	Farmington, .	92,000.00		92,000.00	Public Buildings, Bridges, etc.	On demand.	25,093.16	3,409.13
13	Glastonbury, .	80,000.00	12,875.88	* 92,875.88		1908 to 1928.	31,569.70	1,146.27
14	Granby, .		8,104.38	8,104.38	Roads.		6,894.80	352.54
15	Hartland, .		10,087.24	10,087.24			4,917.95	12.47
16	Manchester, .	108,700.00	15,000.00	118,700.00	Public Building, Roads, Bridges.	1906.	84,965.26	5,115.89
17	Marlborough, .	1,808.13	1,845.99	3,657.11	Gen'l Expenses.		2,838.54	26.63
18	New Britain, .	453,764.84	44,000.00	497,764.84	Schools, Parks, etc.	1904 to 1929.	181,414.57	6,948.28
19	Newington, .	11,500.00		11,500.00	Roads & Schools.	On demand.	5,349.40	426.07
20	Plainville, .	15,000.00	16,002.00	31,002.00	Public Building.	1905 to 1915.	12,505.95	133.47
21	Rocky Hill, .	20,000.00	9,250.89	29,250.89	Railroad and Roads.		5,484.77	185.85
22	Simsbury, .	12,000.00	11,500.00	23,500.00	Railroad.	1905 to 1910.	17,475.16	4,570.71
23	Southington, .	90,000.00		90,000.00	School Buildings, etc.	1907 to 1927.	36,153.72	2,305.66
24	S. Windsor, .		36,000.00	36,000.00	Roads.		17,348.49	2,709.30
25	Suffield, .		51,792.20	51,792.20	Roads and Gen'l Expenses.		22,070.20	10,701.23
26	W. Hartford, .	90,000.00	112,059.89	202,059.89	Sch'ls, Roads, etc.	1904 to 1930.	34,340.27	23,749.50
27	Wethersfield, .		35,151.04	35,151.04	Schools.	On demand.	9,524.07	4,100.41
28	Windsor, .	40,800.00	72,406.66	112,406.66	Roads.	1914 to 1924.	26,588.76	2,691.73
29	Windsor L'ks, .	65,000.00	31,135.00	96,135.00	Gen'l Expenses.	1909 & 1929.	16,263.33	3,296.61
	Total, .	\$6,315,872.96	\$1,134,005.58	\$7,449,878.54			\$1,775,179.09	\$390,093.93

* This statement represents both city and town of Hartford.

* Including sinking fund \$306,506.00.

* Including sinking fund \$9,267.83.

* Sinking fund, etc., \$23,969.61.

TURES, ETC., OF TOWNS IN HARTFORD COUNTY.

OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Am't actu- ally ex- pended for interest on total indebt- edness dur- ing the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire de- partment.	Rate per cent. of taxes laid during the year.	No.
\$126,985.20	\$252,256.18	\$1,694.00	\$108,558.98	\$65,216.00	\$209,486.25	\$127,728.76	\$124,584.14	18 mills.	1
528.05	1,652.56	.....	1,172.01	275.20	4,106.36	.....	.....	12 "	2
1,583.50	4,789.65	.....	749.00	939.00	10,825.08	.....	.....	18 "	3
2,785.36	4,552.22	219.37	1,156.71	1,696.96	2,551.87	.....	.....	17 "	4
12,524.40	26,127.46	.....	10,408.39	1,780.00	22,024.80	281.80	2,607.75	12 1/2 "	5
200.00	2,503.63	460.00	1,066.72	.....	4,797.35	.....	.....	18 "	6
3,126.51	3,064.06	1,168.69	1,450.00	1,033.01	10,914.37	.....	.....	17 "	7
490.81	5,448.68	2,550.50	994.57	561.67	2,551.42	.....	.....	12 "	8
4,262.49	22,416.81	123.34	4,811.46	2,627.74	24,062.21	1,697.59	.....	17 1/2 "	9
.....	5,227.65	.....	3,622.70	1,222.88	11,126.24	.....	.....	15 "	10
2,832.00	16,667.59	.....	5,044.89	1,594.92	22,900.00	2,594.50	1,726.25	12 "	11
2,723.89	6,285.26	200.00	2,407.64	675.00	11,656.61	10.00	.....	13 "	12
2,696.88	5,626.76	877.32	2,515.04	2,074.72	12,012.94	.....	.....	18 "	13
214.84	2,215.40	1,111.25	599.75	530.00	2,545.43	.....	.....	17 "	14
400.00	2,515.62	1,150.00	412.96	329.25	1,810.11	.....	.....	22 "	15
5,072.69	12,264.71	.....	14,124.55	2,600.00	28,100.35	2,085.44	.....	8 "	16
160.20	887.70	.....	241.88	65.00	644.00	.....	.....	20 "	17
4,728.95	11,578.43	611.50	17,216.43	12,645.76	104,399.52	58.96	.....	14 1/2 "	18
426.59	2,632.95	.....	205.75	.....	3,666.41	.....	.....	14 "	19
1,405.89	2,635.70	.....	1,264.58	911.82	5,144.70	322.50	567.93	15 "	20
1,111.75	919.20	.....	812.58	242.58	1,996.68	.....	.....	12 1/2 "	21
1,023.23	4,069.80	740.57	1,040.00	1,214.40	10,025.70	.....	.....	14 "	22
2,604.22	5,283.49	.....	2,897.62	2,695.40	21,976.30	.....	1,122.60	9 1/2 "	23
1,825.88	2,296.31	.....	2,415.46	726.20	4,266.08	206.66	.....	20 "	24
2,127.88	4,591.87	.....	5,080.22	1,209.25	12,150.00	.....	915.47	12 1/2 "	25
7,477.54	11,241.82	123.24	1,768.62	2,644.45	19,975.53	.....	209.05	12 "	26
1,725.27	2,571.21	.....	511.68	929.41	5,054.79	12.50	12.00	10 "	27
5,225.52	6,089.19	100.00	2,578.61	269.00	9,821.16	20.00	.....	18 "	28
2,650.75	5,275.29	1,966.67	5,297.05	610.00	10,521.10	824.00	270.00	10 "	29
\$204,205.60	\$428,228.50	\$12,106.56	\$199,542.82	\$109,856.82	\$614,724.26	\$127,812.21	\$122,125.19		

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total fund- ed indebt- edness.	Total floating indebt- edness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt be- comes due.	Amount actually raised by taxation during the year.	Amount received from State for corpor- ation stock tax.
1	¹ New Haven,	\$3,212,178.76	\$15,000.00	\$3,227,178.76	Schools, Paving, Bridges, Parks, Sewers, etc.	1905 to 1939.	\$1,406,956.39	\$41,311.35
2	² Ansonia,	415,500.00		415,500.00	Public Buildings, Sewers, etc.	1908 to 1915.	90,005.43	2,390.45
3	Beacon Falls,		10,000.00	10,000.00	Schools, Bridges, etc.		6,203.47	
4	Bethany,						4,744.54	174.61
5	Branford,	10,000.00	92,959.14	102,959.14	Roads, Bridges.	1905 to 1909.	36,665.00	1,184.05
6	Cheshire,		21,900.00	21,900.00	Gen'l Expenses.		11,832.98	669.55
7	³ Derby,	217,956.14		*217,956.14	Public Buildings, Sewers, etc.	1908 to 1921.	55,186.86	2,985.82
8	East Haven,		24,355.30	24,355.30	Public Building, roads, etc.		5,559.08	131.00
9	Gulford,		30,900.00	30,900.00	Town Hall and Gen'l Expenses.		13,731.37	879.74
10	Hamden,		55,700.00	55,700.00	Railroad.		39,996.44	66.37
11	Madison,	29,800.00		29,800.00	Town Hall and roads.	On demand.	12,748.77	523.32
12	Meriden,	270,000.00	3,586.15	273,586.15	High School, etc.	1905 to 1925.	139,266.68	3,963.56
13	Middlebury,	14,400.00	133.30	14,533.30	Town Hall and roads.	On demand.	4,962.86	139.86
14	Millford,	75,500.00	5,000.00	80,500.00	War and General Expenses.	1905 to 1915.	27,738.65	875.65
15	⁴ Naugatuck,	145,000.00	83,305.97	228,305.97	Buildings and Gen'l Expenses.	1905 to 1911.	104,589.28	2,539.75
16	No. Branford,		9,005.51	9,005.51	Roads and Gen- eral Expenses.		4,651.24	121.39
17	North Haven,		49,331.45	49,331.45	Public Building, roads, etc.		13,681.13	330.45
18	Orange,	100,000.00	125,300.00	225,300.00	Town Hall, etc.	1916.	42,820.91	444.86
19	Oxford,		2,692.34	2,692.34			7,163.06	90.48
20	Prospect,	1,647.00	663.54	2,310.54			2,408.26	
21	Seymour,	20,000.00	14,000.00	34,000.00	Schools.	1905.	30,561.74	865.43
22	Southbury,	21,749.91	3,700.00	25,449.91	Bridges.	1909.	5,622.71	453.16
23	Wallingford,	80,000.00	27,327.73	107,327.73		1927 and 1929.	37,866.19	698.88
24	⁵ Waterbury,	1,748,000.00	25,000.00	1,773,000.00	Public Buildings, Water, Sewers, etc.	1905 to 1919.	612,154.07	7,134.18
25	Wolcott,		1,000.00	1,000.00			3,469.60	16.21
26	Woodbridge,						7,057.66	167.00
	Totals,	\$6,361,731.81	\$600,860.43	\$6,962,592.24			\$2,727,694.37	\$69,016.62

¹ This statement represents both city and town of New Haven.² " " " " " " " " Ansonia.³ " " " " " " " " Derby.⁴ Includes Sinking Fund, \$191,592.03.⁵ 2 mills extra in 2d District, to cover police, fire, and sewer expenses.⁶ This statement represents both borough and town of Naugatuck.⁷ Two taxing districts: 1st district, 8 mills; 2d district, 7 mills.⁸ This statement represents both city and town of Waterbury.

TURES, ETC., OF TOWNS IN NEW HAVEN COUNTY.

OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Am't actually expended for interest on total indebtedness during the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire department.	Rate per cent. of taxes laid during the year.	No.
\$126,702.60	\$161,924.61	\$847.78	\$83,504.58	\$14,100.00	\$418,798.00	\$191,136.89	\$159,278.42	13½ mills.	1
14,206.64	1,830.40	2,760.00	9,756.82	5,804.11	47,658.33	2,067.55	3,056.53	9½ "	2
424.23	8,469.75	4,875.00	544.91	2,055.00	3,531.68	.....	.....	15 "	3
.....	1,120.80	.....	582.32	319.64	1,753.80	.....	.....	12 "	4
4,430.64	9,800.00	300.00	4,974.58	2,478.31	17,552.78	.....	2,107.71	15 "	5
1,190.00	5,658.20	.....	1,111.22	1,355.79	6,366.70	.....	.....	12 "	6
7,305.00	6,091.03	339.40	5,562.23	4,340.00	19,479.05	2,631.24	5,837.73	9 (*)	7
1,022.70	1,937.89	361.25	463.50	75.00	3,566.66	.....	.....	10 "	8
1,401.96	6,602.57	2,760.00	3,179.58	330.00	7,487.00	.....	.....	10 "	9
2,906.53	2,938.70	.....	2,866.44	1,937.00	12,243.90	.....	.....	19 "	10
1,192.00	2,718.40	1,185.63	961.55	5,606.81	.....	.....	.....	12 "	11
13,315.73	30,180.53	1,890.00	12,743.94	7,563.33	90,643.22	.....	.....	10½ "	12
567.25	2,491.64	975.00	417.80	90.00	1,915.08	.....	.....	12 "	13
3,308.04	4,940.89	.....	2,041.82	2,570.00	7,595.41	280.00	490.88	8 "	14
9,668.87	16,688.81	.....	14,165.04	2,765.00	39,945.08	3,361.12	5,895.14	(*)	15
254.97	7,396.59	4,937.50	268.09	227.05	2,394.93	.....	.....	12 "	16
2,125.87	5,569.33	.....	898.65	.....	6,040.66	.....	.....	15 "	17
6,501.87	9,950.94	.....	3,342.09	4,620.71	23,023.47	1,432.05	.....	10 "	18
1,146.56	1,367.40	.....	696.18	639.83	2,723.15	.....	.....	20 "	9
125.06	1,730.16	525.00	453.29	75.00	1,936.78	.....	.....	15 "	20
1,346.50	4,946.87	151.04	2,653.83	2,480.48	9,100.00	.....	518.11	10 "	21
1,005.00	4,000.00	.....	475.25	145.45	2,451.96	.....	.....	12 "	22
4,104.04	7,754.81	1,890.00	2,656.89	2,376.75	27,012.56	.....	.....	10 "	23
63,532.50	12,125.87	.....	22,497.01	21,967.08	137,711.58	30,319.97	26,337.54	15½ "	24
45.00	1,441.40	.....	394.42	325.50	1,866.34	.....	.....	15 "	25
196.89	3,628.53	1,064.00	420.99	310.00	3,002.60	.....	.....	13 "	26
\$269,937.45	\$322,192.92	\$34,661.60	\$177,048.73	\$84,567.84	\$901,115.90	\$231,218.98	\$204,072.06		

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.	Amount received from State for corporation stock tax.
1	New London,	\$1,086,500.00	.....	\$1,086,500.00	Water, Sewers, and Schools.	1905 to 1931	\$191,889.18	\$9,505.18
2	Norwich, .	335,000.00	\$13,301.41	338,301.41	Court House, etc.	1903 to 1913	103,310.00	5,321.95
3	Bozrah, .	.....	8,875.77	8,875.77	Bridges and roads.	.....	3,988.12	77.44
4	Colchester, .	49,000.00	4,469.99	53,469.99	Railroad.	1905 to 1954	16,000.00	346.83
5	East Lyme, .	34,061.14	2,500.00	34,561.14	War.	1905	10,352.19	156.82
6	Franklin, .	2,129.75	2,800.00	4,929.75	Bridge.	On demand.	3,042.27	83.53
7	Griswold, .	60,000.00	16,000.00	76,000.00	Buildings, etc.	1905 to 1920	21,177.50	1,610.44
8	Groton, .	60,000.00	57,197.06	117,197.06	War, etc.	1910 to 1922	36,509.79	2,418.56
9	Lebanon, .	.....	20,614.91	20,614.91	Roads, Schools, etc.	.....	11,351.81	617.26
10	Ledyard, .	10,237.46	.....	10,237.46	.....	.....	5,981.18	269.05
11	Lisbon, .	1,774.61	18,188.31	19,912.92	Buildings, etc.	.....	2,132.80	220.00
12	Lyme, .	30,000.00	11,015.50	41,015.50	War.	1918	4,791.89	231.18
13	Montville, .	30,000.00	12,411.76	42,411.76	War and Roads.	1906	16,114.12	315.25
14	No. Ston'gton,	20,000.00	13,576.00	33,576.00	General expenses.	1909	8,153.65	342.10
15	Old Lyme, .	.....	27,129.08	27,129.08	General expenses.	.....	7,780.82	368.69
16	Preston, .	40,000.00	7,090.33	47,090.33	War and Bridges.	1906	7,106.96	79.16
17	Salem, .	10,000.00	106.83	10,106.83	War, etc.	On demand.	2,059.42	37.47
18	Sprague, .	45,900.00	46,000.00	91,000.00	.....	1906	8,098.60	110.02
19	Stonington, .	28,000.00	33,184.91	66,184.91	War and General Expenses.	1908	45,509.55	2,431.45
20	Voluntown, .	.....	9,843.98	9,843.98	Roads and Bridges.	.....	4,273.53	3.10
21	Waterford, .	30,000.00	63,902.87	93,902.87	Roads.	.....	15,300.66	219.75
	Totals, .	\$1,859,722.96	\$373,106.66	\$2,232,831.62	.....	.....	\$524,919.10	\$25,784.33

¹ This statement represents both city and town of New London.

TURES, ETC., OF TOWNS IN NEW LONDON COUNTY,

OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Amount actually expended for interest on total indebted- ness dur- ing the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire de- partment.	Rate per cent. of taxes laid during the year.	No.
\$43,502.50	\$3,500.00		\$18,396.93	\$9,250.00	\$74,876.00	\$18,426.54	\$9,710.47	16 mills.	1
13,652.52	27,164.93		20,337.34		33,140.45			7 "	2
443.78	1,100.00		352.25		1,613.54			10 "	3
2,073.79	3,579.26	\$1,375.00	4,112.39	615.00	5,193.89			18 "	4
1,443.65	3,709.01	600.00	1,362.96	1,105.40	4,331.05			13 "	5
280.85	1,365.00		146.52	248.00	1,717.21			10 "	6
2,662.50	15,143.10	5,356.67	2,425.34	1,026.00	11,164.21			10 "	7
4,714.53	11,932.03		6,142.76	398.07	13,681.89	547.50		10 "	8
1,041.48	5,547.53	1,286.25	2,495.39	525.50	3,329.35			14 "	9
421.44	1,563.70		1,000.00	517.46	2,320.00			15 "	10
504.20	1,592.09		199.04	50.00	2,331.93			13 "	11
1,476.75	783.31		327.33	310.30	776.33			17 "	12
2,380.56	6,374.74		1,909.26	300.00	7,319.57			16 "	13
1,519.55	5,331.50	1,950.00	1,333.76	396.99	3,363.39			19 "	14
1,173.45	3,492.56	2,025.00	2,737.03	530.21	2,919.19			15 "	15
1,325.00	1,333.25		332.34	625.00	2,453.88			12 "	16
403.53	1,732.73	200.00	104.00	77.00	1,412.63			14 "	17
5,503.53	2,334.33	1,636.50	1,794.34	792.47	3,639.91			15 "	18
2,725.27	12,413.50		4,373.04	6,559.23	20,266.53	1,339.53		10 "	19
430.33	1,539.01		1,022.43	307.91	2,164.43			13 "	20
3,694.10	4,339.53		1,343.25	350.00	5,332.13			15 "	21
\$97,413.35	\$121,472.33	\$14,339.42	\$37,652.25	\$33,903.59	\$206,616.71	\$20,363.57	\$9,710.47		

**STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-
AS SHOWN BY RETURNS MADE BY THE SELECTMEN**

No.	TOWNS.	Total funded indebt- ness.	Total floating indebt- ness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.	Amount received from State for corpora- tion stock tax.
1	Bridgeport, .	\$1,964,000.00	\$14,500.00	\$1,978,500.00	Buildings, Bridges, etc.	1905 to 1940	\$856,329.98	\$17,529.00
2	Bethel, .	38,000.00	31,442.93	69,442.93	Public buildings.	1905 to 1919	18,960.25	17.81
3	Brookfield, .	.....	4,363.44	4,363.44	Bridges, etc.	.....	4,969.70	276.35
4	Darien, .	.....	35,767.00	35,767.00	Roads, etc.	On demand.	22,124.12	391.83
5	Danbury, .	275,000.00	156,684.35	431,684.35	.....	1905 to 1932	77,867.77	2,278.04
6	Easton, .	25,000.00	2,323.00	27,323.00	Roads, etc.	1939	7,270.59	179.67
7	Fairfield, .	71,000.00	68,300.00	139,300.00	.....	1905 to 1916	37,904.32	1,211.87
8	Greenwich, .	285,000.00	277,100.00	562,100.00	.....	1907 to 1914	137,962.45	963.06
9	Huntington, .	75,000.00	66,134.07	141,134.07	Schools and Roads.	1917	31,534.06	740.36
10	Monroe, .	3,950.00	550.00	4,500.00	Public buildings, etc.	On demand.	3,732.81	380.46
11	New Canaan, .	100,000.00	9,755.00	109,755.00	War, Railroad, and Roads.	1929	21,299.18	711.70
12	New Fairfield, .	2,500.00	5,830.00	8,330.00	Roads, Bridges, etc.	On demand.	5,067.94	196.37
13	Newtown, .	44,000.00	.....	44,000.00	Roads and Bridges.	On demand.	23,382.83	1,169.83
14	Norwalk, .	400,000.00	99,577.09	499,577.09	War, etc.	1918 & 1921	96,689.21	3,114.01
15	Redding, .	30,800.00	7,957.79	38,757.79	War, etc.	1908 to 1928	8,043.45	136.91
16	Ridgefield, .	60,000.00	5,581.07	65,581.07	.....	1927	12,754.43	543.95
17	Sherman, .	800.00	2,800.00	3,600.00	Public buildings.	1908	2,892.31	178.69
18	Stamford, .	340,000.00	205,000.00	545,000.00	Public buildings, etc.	1910 to 1927	144,155.27	9,326.24
19	Stratford, .	75,000.00	18,300.00	93,300.00	.....	1906 to 1920	26,713.30	1,237.77
20	Trumbull, .	.....	17,139.88	17,139.88	Roads, etc.	.....	7,030.49	.....
21	Weston, .	.....	7,212.00	7,212.00	War, etc.	.....	2,834.13	65.00
22	Westport, .	100,709.08	1,057.35	101,766.43	Bridges and Roads.	On demand.	27,301.06	1,708.02
23	Wilton, .	35,000.00	45.00	35,045.00	War and Roads.	1914 & 1920	9,504.34	551.91
	Totals, .	\$2,925,759.08	\$1,037,320.97	\$4,963,080.05	.....	.....	\$1,587,322.29	\$42,927.85

¹ This statement represents both city and town of Bridgeport.

² Sinking fund, \$181,409.63.

TURES, ETC., OF TOWNS IN FAIRFIELD COUNTY.

OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Amount actually expended for interest on total indebted- ness dur- ing the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually ex- pended for paupers.	Amount actually ex- pended for salaries.	Amount actually ex- pended for schools.	Amount actually expended for police.	Amount actually expended for fire de- partment.	Rate per cent. of taxes laid during the year.	No.
\$74,188.61	\$186,818.82	\$2,874.00	\$68,000.00	\$21,948.97	\$269,485.11	\$81,759.80	\$80,499.58	14 $\frac{1}{10}$ mills.	1
2,787.77	6,829.49	1,654.67	2,879.87	990.00	12,495.74			15 "	2
297.50	1,635.46		715.78	424.42	2,343.38			12 "	3
1,581.90	5,000.00		1,697.34	1,800.00	7,000.00	25.00		7 "	4
10,469.40	14,049.53		20,286.45	4,585.35	54,592.54			10 "	5
875.00	5,071.58	2,004.75	819.28	394.00	2,562.49			13 "	6
6,045.46	9,701.12	646.78	4,909.19	3,027.82	14,899.15			11 "	7
27,368.68	58,034.36		11,204.75	8,640.81	30,942.46	266.00	3,114.45	13 "	8
5,551.14	6,472.01	1,733.31	2,900.02	2,595.42	18,195.66		16.00	7 "	9
220.00	2,003.69	375.00	651.93	397.81	2,226.21			12 "	10
3,969.72	6,174.45	790.64	1,225.22	990.00	9,622.73		50.00	11 "	11
359.07	3,767.17	1,649.00	964.08	475.12	2,022.12			15 "	12
1,760.00	8,227.27	1,999.89	4,495.94	1,250.00	7,391.75			18 "	13
17,029.69	94,592.28	122.34	19,636.04	3,350.00	62,446.56			7 $\frac{1}{2}$ "	14
1,261.91	6,643.26	1,500.00	910.00	556.00	2,427.41			15 "	15
2,155.24	4,967.66	1,200.00	2,198.45	1,496.36	6,883.50		143.48	6 "	16
137.00	1,470.00		488.55	400.90	1,599.59			13 "	17
22,568.62	22,758.04		5,431.05	8,850.00	92,531.56	49.67		7 $\frac{1}{2}$ "	18
3,226.71	3,611.01		1,793.96	675.00	21,122.43	22.50	213.84	16 "	19
799.04	3,487.50	862.50	550.06	559.60	4,513.89			12 "	20
268.52	917.66		203.06	323.00	1,123.66			10 "	21
3,505.16	11,117.46	1,003.06	2,325.66	2,686.83	12,725.91			15 "	22
1,217.28	12,226.55	2,105.00	757.69	866.40	4,268.87			11 "	23
\$188,636.77	\$361,576.42	\$21,531.94	\$154,996.70	\$67,228.31	\$643,591.73	\$82,122.47	\$84,087.30		

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total fund- ed indebt- edness.	Total floating indebted- ness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt be- comes due.	Amount actually raised by taxation during the year.	Amount received from State for corpora- tion stock tax.
1	Brooklyn, .	\$25,000.00	\$4,058.12	\$29,058.12	.....	1906 to 1926	\$11,707.41	\$1,093.57
2	Ashford, .	.....	8,564.35	8,564.35	War.	.....	3,135.69	839.69
3	Canterbury, .	2,733.00	5,100.00	7,833.00	Gen'l Expenses.	.....	4,701.13	116.89
4	Chaplin, .	.....	1,272.45	1,272.45	Roads.	.....	2,492.29	231.73
5	Eastford, .	17,147.00	3,436.00	20,583.00	War and General Expenses.	1910	2,957.20	32.88
6	Hampton, .	.....	2,805.32	2,805.32	Gen'l Expenses.	.....	3,861.00	53.28
7	Killingly, .	125,000.00	31,800.00	156,800.00	Roads, Bridges, Schools, etc.	1920	48,173.12	532.17
8	Plainfield, .	50,000.00	2,900.00	52,900.00	Roads, etc.	1905 to 1926	25,034.53	1,049.93
9	Pomfret, .	.....	7,495.14	7,495.14	Roads and Bridges.	.....	14,323.78	225.17
10	Putnam, .	.....	101,065.00	101,065.00	Public Buildings.	.....	25,294.34	756.99
11	Scotland, .	.....	.....	.....	.....	.....	2,645.63	149.36
12	Sterling, .	.....	7,023.56	7,023.56	Bridges, etc.	.....	6,561.81	.85
13	Thompson, .	.....	.....	.....	.....	.....	25,329.69	377.50
14	Windham, .	105,000.00	85,729.56	190,729.56	Public Bldg., etc.	1925	43,989.80	1,362.51
15	Woodstock, .	.....	8,088.90	8,088.90	Roads, etc.	.....	10,700.64	368.03
	Total, .	\$234,880.00	\$269,588.40	\$504,468.40	.....	.....	\$230,483.06	\$7,210.44

TURES, ETC., OF TOWNS IN WINDHAM COUNTY,
OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Am't actu- ally ex- pended for interest on total indebt- edness dur- ing the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire de- partment.	Rate per cent. of taxes laid during the year.	No.
\$1,078.99	\$4,961.66	\$3,133.34	\$3,147.84	\$140.00	\$5,326.76	.....	.....	10 mills.	1
335.41	1,854.35	750.00	588.23	247.35	2,174.53	.....	.....	18 "	2
352.31	1,159.29	.....	765.47	65.00	2,631.87	.....	.....	13 "	3
160.74	1,185.34	.....	84.73	170.19	1,744.51	.....	.....	15 "	4
697.83	1,350.36	.....	31.25	215.17	1,314.01	.....	.....	20 "	5
151.51	902.88	.....	549.13	.....	1,865.79	.....	.....	13 "	6
6,436.36	7,330.90	2,990.63	6,617.60	2,319.03	20,968.78	\$57.63	.....	13 "	7
2,065.50	4,785.35	.....	1,396.69	763.41	13,849.99	.....	.....	13 "	8
600.64	3,600.63	.....	1,292.67	.....	4,233.05	.....	.....	13 "	9
4,379.25	2,777.58	2,854.30	6,344.36	1,457.30	15,369.64	.....	.....	9 "	10
17.47	651.11	.....	287.78	204.00	1,947.00	.....	.....	14 "	11
583.50	3,331.81	750.00	1,052.57	373.50	3,055.79	.....	.....	13 "	12
.....	4,623.44	365.17	4,705.77	1,373.13	10,979.89	.....	.....	13 "	13
7,117.21	15,418.38	2,873.36	6,883.30	1,046.60	34,181.33	.....	.....	10 "	14
396.01	5,113.59	.....	1,578.98	447.68	4,610.68	.....	.....	14 "	15
\$23,453.63	\$58,345.56	\$13,717.30	\$34,206.75	\$9,221.35	\$124,159.57	\$57.63	.....	.....	...

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred	Time when funded debt becomes due.	Amount actually raised by taxation during the year.	Amount received from State for corporation stock tax.
1	Litchfield, .	\$80,000.00	\$8,500.00	\$88,500.00	Railroads and Building.	1905 to 1911.	\$29,641.56	\$3,148.36
2	Barkhamsted, .	20,000.00	790.00	20,790.00	War, Bridges, etc.	1905 to 1945.	6,800.56	57.05
3	Bethlehem, .	.....	12,046.01	12,046.01	Gen'l Expenses.	.....	3,064.53	146.18
4	Bridgewater, .	.....	.....	.....	.....	.....	3,823.00	599.08
5	Canaan, .	16,000.00	.....	16,000.00	War.	On demand.	4,148.37	1,033.97
6	Colebrook, .	.....	6,000.00	6,000.00	.....	.....	4,439.79	71.99
7	Cornwall, .	5,949.14	7,971.15	13,920.29	Schools, etc.	On demand.	7,190.10	125.75
8	Goshen, .	.....	2,000.00	2,000.00	Gen'l Expenses.	.....	5,213.42	.....
9	Harwinton, .	.....	12,633.60	12,633.60	Roads and Gen'l Expenses.	.....	5,546.12	13.86
10	Kent, .	.....	2,400.00	2,400.00	Gen'l Expenses.	.....	7,429.50	72.53
11	Morris, .	4,600.00	.....	4,600.00	Railroads.	On demand.	5,827.29	11.90
12	New Hartford, .	36,000.00	17,000.00	53,000.00	Public Buildings and Bridges.	1921.	12,853.26	158.04
13	New Milford, .	41,000.00	23,000.00	64,000.00	Bridges and School.	.....	30,369.44	2,006.25
14	North Canaan, .	33,355.00	5,500.00	38,855.00	Railroad and Public Buildings.	On demand.	12,126.32	276.96
15	Norfolk, .	30,000.00	2,000.00	32,000.00	Railroad.	1910.	15,761.98	1,253.76
16	Plymouth, .	.....	28,893.07	28,893.07	Public Buildings and Roads.	.....	16,635.97	726.05
17	Roxbury, .	32,331.69	210.00	32,541.69	Railroad and Bridges.	1908.	6,268.88	211.66
18	Salisbury, .	19,000.00	.....	19,000.00	Railroad.	.....	22,816.36	816.54
19	Sharon, .	.....	9,503.50	9,503.50	Gen'l Expenses.	.....	14,518.30	147.97
20	Thomaston, .	50,000.00	25,923.86	75,923.86	Public Buildings, etc.	1904.	23,951.95	1,691.18
21	Torrington, .	.....	88,752.97	88,752.97	Public Buildings, Roads, Bridges, War.	.....	90,442.30	1,697.48
22	Warren, .	.....	7,032.38	7,032.38	.....	.....	3,686.88	8.51
23	Washington, .	24,000.00	1,000.00	25,000.00	Railroad.	.....	16,507.00	54.47
24	Watertown, .	40,000.00	22,652.50	62,652.50	Public Bldgs., etc.	1909 to 1914.	21,006.17	1,590.74
25	Winchester, .	72,000.00	40,284.43	112,284.43	Railroad, etc.	.....	47,795.84	5,145.59
26	Woodbury, .	.....	41,200.00	41,200.00	Bridges and Roads.	On demand.	11,800.00	612.14
....	.....	\$503,535.83	\$365,293.47	\$868,829.30	.....	.....	\$423,064.88	\$20,766.01

* Sinking fund, \$6,425.01.

TURES, ETC., OF TOWNS IN LITCHFIELD COUNTY.

OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Am't actually expended for interest on total indebtedness during the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire department.	Rate per cent. of taxes laid during the year.	No.
\$4,321.22	\$15,428.95	\$3,333.33	\$4,844.65	\$776.80	\$9,219.81	\$220.48		13 mills.	1
799.61	10,904.22	5,171.55	774.75	718.75	2,841.32			30 "	2
279.50	5,045.00	3,000.00	112.08		1,652.75			10 "	3
	2,218.51	637.50	306.77	458.80	1,531.06			10 "	4
650.41	3,909.94	2,250.00	741.83	769.75	1,865.61			15 "	5
264.00	4,718.14	1,650.00	141.85	336.92	2,025.00			15 "	6
583.16	5,959.09	1,725.00	673.31	364.00	2,603.50			13 "	7
159.03	3,789.01		436.68		1,763.90			12 "	8
308.36	4,342.54	1,800.00	1,030.96	564.50	4,509.30			15 "	9
193.75	2,238.56		851.92	80.00	3,571.00			16 "	10
369.77	1,751.03	750.00	450.60	235.25	1,693.38			15 "	11
1,942.94	7,536.77	1,600.00	2,390.21	550.00	5,611.68	105.06		13 "	12
2,265.84	8,408.34	277.25	5,144.65	2,084.27	11,148.67			14 "	13
1,480.30	2,037.69	721.55	1,659.51	454.00	4,965.07			12 1/2 "	14
1,300.00	4,311.40		1,213.00	418.00	4,561.49			15 "	15
1,534.27	6,979.01	1,397.28	997.24	2,059.71	8,753.33			15 "	16
1,100.50	1,549.79		896.25	461.76	1,890.77			14 "	17
855.00	9,339.00	1,000.00	2,700.00	2,600.00	9,730.00			13 "	18
1,377.61	4,918.18		1,328.14	1,187.99	7,072.52			11 "	19
3,098.61	3,308.84	123.34	1,861.39	1,086.00	10,482.93	43.00	\$1,033.13	15 "	20
3,913.19	23,068.03		5,211.74	1,845.00	44,152.90			12 "	21
266.94	1,233.45		228.75	96.00	1,122.00			15 "	22
1,040.00	14,478.81	4,866.00	1,279.00	495.00	4,494.25			15 "	23
2,686.53	15,918.24	5,000.00	1,953.86	1,466.25	8,644.79		106.29	15 "	24
4,686.65	25,906.73	1,500.00	3,676.25	3,091.61	17,649.36			10 "	25
1,594.49	11,399.80	5,277.75	3,533.65	707.51	5,834.15		695.00	13 "	26
\$26,924.28	\$200,428.06	\$43,090.65	\$44,649.27	\$22,859.97	\$179,291.54	\$368.54	\$1,754.42		

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total fund- ed indebt- edness.	Total floating indebted- ness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt be- comes due.	Amount actually raised by taxation during the year.	Amount received from State for corpor- ation stock tax.
1	Middletown, .	\$764,000.00	.....	\$764,000.00	Railroad.	1905 to 1924.	\$96,481.10	\$5,901.78
2	Haddam, .	.....	\$1,302.23	1,302.23	Bridges, etc.	.....	10,920.40	422.21
3	Chatham, .	99,960.00	.....	99,960.00	Railroad.	1905 to 1911.	19,191.11	66.07
4	Chester, .	13,000.00	1,000.00	14,000.00	Schools, Roads, etc.	1905 to 1918.	8,452.81	607.76
5	Clinton, .	.....	18,535.32	18,535.32	Roads, Bridges, etc.	.....	8,300.38	1,256.63
6	Cromwell, .	45,500.00	31,798.00	67,298.00	Schools, Railroad, Road, etc.	1915.	12,916.67	823.42
7	Durham, .	.....	9,564.17	9,564.17	Roads.	.....	4,379.07	223.11
8	East Haddam,	44,000.00	.....	44,000.00	Roads, etc.	1919.	12,972.48	2,730.12
9	Essex, .	45,000.00	7,000.00	52,000.00	Railroads, Roads, Schools, etc.	1928.	17,870.68	1,257.03
10	Killingworth,	.....	3,359.74	3,359.74	Gen'l Expenses.	.....	4,360.81	2.96
11	Middlefield, .	24,000.00	2,809.24	26,809.24	Railroad.	1905 to 1909.	8,448.64	136.28
12	Old Saybrook,	14,000.00	17,738.86	31,738.86	Railroad.	On demand.	9,244.83	272.11
13	Portland, .	269,000.00	.....	269,000.00	Railroad.	1905 to 1919.	80,141.49	2,080.64
14	Saybrook, .	20,000.00	13,000.00	33,000.00	Railroad.	1909.	11,525.52	1,126.56
15	Westbrook, .	.....	15,000.00	15,000.00	.....	.....	6,562.46	287.59
	Total, .	\$1,388,460.00	\$111,107.56	\$1,449,567.56	.....	.....	\$361,768.47	\$18,335.39

TURES, ETC., OF TOWNS IN MIDDLESEX COUNTY.

OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Am't actu- ally ex- pended for interest on total indebt- edness dur- ing the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire de- partment.	Rate per cent. of taxes laid during the year.	No.
\$28,885.58	\$10,007.57	\$381.92	\$14,129.35	\$6,991.40	\$26,077.38			11 mills.	1
465.10	4,755.99	1,143.31	946.35	596.68	3,884.00			18 "	2
3,883.08	6,630.75	1,800.00	2,055.77	874.30	7,449.73			25 "	3
597.00	8,716.64	2,846.86	333.96	644.07	5,380.10			15 "	4
965.22	1,865.96		713.90		886.68			10 "	5
2,539.43	3,539.80	286.67	1,390.92	1,101.00	6,975.34			13 "	6
478.21	1,254.11		166.78	25.00	2,231.65			10 "	7
1,553.50	3,406.09	133.34	1,392.54	960.11	4,939.77			16 "	8
2,949.56	1,744.18		548.97	681.00	7,103.15			18 "	9
379.39	1,189.93	1,575.00	769.73	25.00	2,167.89			14 "	10
1,119.49	6,571.06	2,947.44	31.25	50.00	1,347.79			30 "	11
1,969.00	3,579.26	2,126.26	863.40	4,000.00	3,415.48			15 "	12
10,185.33	7,984.80	548.93	3,860.05	931.02	10,618.13		\$3,195.47	23 "	13
1,466.25	1,807.55	285.00	605.25	225.00	4,261.07	\$10.00		12 "	14
653.10	3,268.96	3,675.00	598.81	439.94	2,637.60			12 "	15
\$26,386.69	\$71,312.65	\$18,199.73	\$38,407.03	\$17,544.40	\$88,445.73	\$10.00	\$3,195.47		

STATEMENT OF INDEBTEDNESS, CURRENT EXPEN-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebted- ness.	Total floating indebted- ness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.	Amount received from State for corpora- tion stock tax.
1	Tolland,		\$9,990.83	\$9,990.83	General expenses.		\$7,310.93	\$357.73
2	Andover,		6,324.86	6,324.86	General expenses.		1,521.23	571.47
3	Bolton,	\$9,996.41		9,996.41	Roads.	On demand.	3,469.00	162.00
4	Columbia,		6,717.78	6,717.78	War, bridges, etc.		3,813.97	31.63
5	Coventry,		22,569.77	22,569.77	General expenses.		11,779.16	370.40
6	Ellington,		25,054.05	25,054.05	Railroad.		8,817.54	547.86
7	Hebron,	27,400.00	17,553.00	44,953.00	Railroad.	1909	6,764.40	119.55
8	Mansfield,		33,880.80	33,880.80	War and Roads.		13,927.02	116.13
9	Somers,		11,064.97	11,064.97	General expenses.		8,752.74	1,435.14
10	Stafford,	3,000.00	29,680.81	32,680.81	General expenses.	1905	26,132.64	1,641.20
11	Union,		2,970.51	2,970.51	General expenses.		3,632.71	3.45
12	Vernon,	235,000.00	51,300.00	286,300.00	Railroad and Public buildings.	1906 to 1922	37,043.36	10,084.77
13	Willington,		4,375.92	4,375.92	General expenses.		5,573.17	2.74
	Totals,	\$275,396.41	\$231,963.30	\$497,379.71			\$133,537.87	\$15,443.56

DITURES ETC., OF TOWNS IN TOLLAND COUNTY.

OF THE SEVERAL TOWNS, OCTOBER 1, 1904.

Amount actually expended for interest on total indebted- ness dur- ing the year.	Amount actually ex- pended for roads.	Amount received from State for roads.	Amount actually ex- pended for paupers.	Amount actually ex- pended for salaries.	Amount actually ex- pended for schools.	Amount actually expended for police.	Amount actually ex- pended for fire depart- ment.	Rate per cent. of taxes laid during the year.	No.
\$829.94	\$6,571.71	\$2,600.00	\$540.94	\$433.43	\$3,466.04	.....	.....	20 mills.	1
235.09	723.55	.....	101.75	25.00	812.65	.....	.....	18 "	2
655.50	1,317.95	500.00	501.91	100.00	1,389.30	.....	.....	20 "	3
346.95	850.00	.....	853.08	294.70	2,500.67	.....	.....	14 "	4
698.80	11,504.80	3,375.00	2,011.89	649.00	4,153.51	.....	.....	20 "	5
1,202.00	3,959.32	.....	1,390.16	.....	6,771.75	.....	\$30.00	10 "	6
1,559.78	1,574.60	337.50	559.73	459.05	3,125.00	.....	.....	16 "	7
1,616.06	3,873.29	1,949.70	1,830.81	752.81	4,051.33	.....	.....	20 "	8
506.77	5,319.65	2,191.22	1,185.57	251.00	5,596.89	.....	.....	13 "	9
1,714.95	4,179.81	.....	3,545.17	1,110.00	19,055.16	.....	.....	20 "	10
126.43	233.15	.....	420.87	296.00	1,391.90	.....	.....	25 "	11
10,851.22	6,793.11	.....	8,755.76	1,170.00	26,766.09	.....	.....	6 1/2 "	12
125.00	8,027.88	3,900.00	398.54	294.11	2,855.80	.....	.....	24 "	13
\$30,369.19	\$56,127.82	\$15,853.42	\$21,546.18	\$5,765.10	\$31,937.79	.....	\$30.00	.....	....

**STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-
AS SHOWN BY RETURNS MADE BY THE**

No.	CITIES.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	Ansonia, ¹						
2	Bridgeport, ²						
3	Danbury, . . .	\$773,000.00	\$82,500.00	\$855,500.00	Sewers, paving, etc.	1905 to 1941	\$81,900.31
4	Derby, ³						
5	Hartford, ⁴						
6	Meriden, . . .	315,000.00	52,000.00	367,000.00	Water, sewers, etc.	1905 to 1914	132,957.79
7	Middletown, . .	570,000.00	18,000.00	588,000.00	Sewers, water, public buildings.	1905 to 1923	66,512.33
8	New Britain, . .	1,151,000.00	30,000.00	1,181,000.00	Water, sewers, paving, etc.	1906 to 1933	131,471.59
9	New Haven, ⁵						
10	New London, ⁶						
11	Norwalk, . . .	546,000.00	41,500.00	587,500.00		1907 to 1935	39,457.38
12	Norwich, . . .	\$1,192,000.00	97,000.00	1,289,000.00	Water, public buildings, etc.	1905 to 1925	119,636.94
13	Putnam, . . .	140,000.00	15,250.00	155,250.00	Streets, general expenses.	1929	21,890.44
14	Rockville, . . .	140,000.00	6,500.00	146,500.00	Sewers, etc.	1926 and 1927	42,015.07
15	South Norwalk, .	306,000.00	122,550.00	428,550.00	Water, paving, sewers, building.	1905 to 1928	35,363.35
16	Stamford, . . .	60,000.00	210,000.00	270,000.00	Sewers and general expenses.	1906 to 1931	109,862.97
17	Waterbury, ⁷						
18	Willimantic, . .	325,000.00	51,300.00	376,300.00	Water, sewers, etc.	1909 to 1939	41,852.76
	Total, . . .	\$5,418,000.00	\$726,500.00	\$6,144,500.00			\$822,949.43

¹ See town of Ansonia.² See town of Bridgeport.³ See town of Derby.⁴ See town of Hartford.⁵ See town of New Haven.⁶ See town of New London.⁷ See town of Waterbury.⁸ Sinking fund, \$63,838.80.⁹ Sinking fund, \$254,000.00.¹⁰ Sinking fund, \$4,131.50.¹¹ Stamford has three taxing districts, each having separate rate—first district, $7\frac{1}{10}$ mills; second district, $5\frac{1}{10}$ mills; third district, $3\frac{1}{10}$ mills.

TURES, ETC., OF CITIES IN THE STATE OF CONNECTICUT.

CITY TREASURERS, OCTOBER 1, 1904.

Am't actu- ally expend- ed for inter- est on total indebted- ness during the year.	Amount actually expended for roads.	Amount actually ex- pended for paupers.	Amount actually ex- pended for salaries.	Amount actually ex- pended for schools.	Amount actually ex- pended for police.	Amount actually ex- pended for fire depart- ment.	Rate per cent. of taxes laid during the year.	No.
								1
								2
\$27,078.59	\$5,000.00		\$18,183.00		\$9,709.07	\$3,968.02	7½ mills.	3
								4
								5
15,321.71	33,514.63		7,350.00		19,371.47	23,373.16	11 mills.	6
23,140.00	18,183.47		3,472.77		6,707.40	6,753.29	11 "	7
44,470 01	20,339.11		24,354.98		16,863.63	26,659.84	10½ "	8
								9
								10
20,344.00	4,512.94				4,633.63	4,400.00	8 mills.	11
57,644.15	57,354.66		6,300.00		21,222.96	17,653.97	10½ "	12
2,313.44	4,062.53		1,635.00		3,069.20	4,753.43	8 "	13
6,300.31	12,310.79		2,153.00		3,213.67	6,519.22	7 "	14
8,079.59	10,000.00		18,307.28		4,127.88	3,494.10	7 "	15
7,860.00	25,000.00		10,425.00		12,700.00	15,099.00	(11)	16
								17
14,773.44	12,938.44		1,965.50		6,251.53	3,412.28	10 mills.	18
\$227,318.24	\$302,166.57		\$39,854.53		\$107,865.42	\$121,020.01		

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDITURES,

AS SHOWN BY RETURNS MADE BY THE

No.	BOROUGH.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	Bethel,	\$21,000.00	\$3,500.00	\$30,500.00	Water Works and Current Expenses.	1908 to 1925	\$5,035.65
2	Branford, . . . .	.....	262.54	262.54	General Expenses.	.....	2,674.68
3	Bristol,	50,000.00	49,000.00	99,000.00	Sewers.	1905 to 1925	16,244.85
4	Colchester, . . . .	.....	.....	.....	.....	.....	1,300.00
5	Danielson, . . . .	.....	1,534.26	1,534.26	General Expenses.	.....	8,089.69
6	Fair Haven East, . . . .	.....	2,000.00	2,000.00	.....	.....	7,980.24
7	Farmington,	10,000.00	.....	10,000.00	Sewers.	1913	2,386.96
8	Fenwick, . . . .	.....	7,500.00	7,500.00	Roads, etc.	On demand.	3,800.00
9	Greenwich,	177,000.00	3,000.00	180,000.00	Roads, Sewers, etc.	1922	18,383.19
10	Gulford, . . . .	.....	2,367.39	2,367.39	General Expenses.	.....	2,902.09
11	Jewett City,	15,000.00	29,225.00	44,225.00	Lights and General Expenses.	1923	5,076.14
12	Litchfield, . . . .	.....	4,000.00	4,000.00	Sewers, etc.	.....	4,653.16
13	¹ Naugatuck, . . . .	.....	.....	.....	.....	.....	.....
14	New Canaan, . . . .	.....	.....	.....	.....	.....	4,072.27
15	² Newtown, . . . .	.....	.....	.....	.....	.....	.....
16	Ridgefield,	50,000.00	2,700.00	52,700.00	Sewers, etc.	1932	7,152.69
17	Shelton,	25,000.00	21,669.00	46,669.00	General Expenses.	1910	14,962.70
18	Southington, . . . .	.....	20,000.00	20,000.00	General Expenses.	.....	7,508.00
19	Stafford Springs, . . . .	.....	21,400.00	21,400.00	General Expenses.	On demand.	5,693.98
20	Stonington, . . . .	.....	26,000.00	26,000.00	General Expenses.	.....	6,612.47
21	Torrington,	30,000.00	51,200.00	81,200.00	Sewers, etc.	1924	30,179.80
22	Wallingford,	120,000.00	34,400.00	154,400.00	Sewers, etc.	1913 to 1929	20,619.75
23	West Haven, . . . .	.....	41,500.00	41,500.00	General Expenses.	.....	14,774.26
24	Winsted,	82,500.00	105,075.00	187,575.00	Water Works.	1927	17,598.36
25	Woodm't Imp. Ass'n, . . . .	.....	.....	.....	.....	.....	1,568.60
	Totals,	\$583,500.00	\$429,333.19	\$1,012,833.19	.....	.....	\$309,019.55

¹ See town of Naugatuck.² No business transacted.

ETC., OF BOROUGHES IN THE STATE OF CONNECTICUT.

BOROUGH TREASURERS, OCTOBER 1, 1904.

Am't actually expended for interest on total indebted- ness during the year.	Amount actually ex- pended for roads.	Amount actually ex- pended for paupers.	Amount actually ex- pended for salaries.	Amount actually ex- pended for schools.	Amount actually ex- pended for police.	Amount actually ex- pended for fire depart- ment.	Rate per cent. of taxes laid during the year.	No.
\$1,578.50	\$2,296.34		\$306.09		\$27.00	\$1,257.06	— mills.	1
			130.00				4 "	2
3,635.67			650.00		3,534.25		4 "	3
							2½ "	4
180.00			50.00		351.20	806.57	4 "	5
100.00			175.00		2,024.25	1,087.73	5 "	6
420.00	689.76		250.00			433.65	4 "	7
300.00							35 "	8
6,365.08	11,949.61		600.00		1,782.58	2,206.17	9 "	9
145.51	1,100.00				10.00	64.00	5 "	10
1,983.16	3,006.12		120.00		1,251.40	424.06	5 "	11
200.00					586.00	150.00	3½ "	12
								13
	1,303.16		209.55		428.00	500.00	5 "	14
								15
1,885.00	600.00				180.00		6 "	16
1,866.76	1,061.72		575.00		1,175.56	777.73	5 "	17
692.82	3,393.61		350.50		894.50		3 "	18
721.84	1,719.27		32.00		526.82	400.35	7½ "	19
1,125.01	1,912.47		110.00		36.00	911.16	10 "	20
3,220.79			790.00		1,710.78	4,422.90	5 "	21
5,733.55	6,412.33		1,050.00		2,149.50	2,349.91	7 "	22
1,623.98	3,892.60		865.00		4,165.70	1,686.67	5 "	23
6,027.14			220.00		1,959.50	5,420.25	4 "	24
	1,027.55		400.00		181.40	172.45	3 "	25
\$37,469.81	\$40,380.54		\$7,468.14		\$22,924.44	\$23,020.68		....

**STATEMENT OF INDEBTEDNESS, CURRENT EXPENDITURES, ETC., OF
THE COUNTIES IN CONNECTICUT,**

AS SHOWN BY THE RETURNS MADE BY COUNTY TREASURERS, OCTOBER 1, 1904.

COUNTIES.	Total Debt.	Purpose and object for which it was chiefly incurred.	Amount actually raised by taxation during the year.	A'mt actu- ally expend- ed for inter- est on total indebted- ness during the year.	Amount actually expended for salaries.	Rate per cent. of taxes laid during the year.
Hartford, . . .	\$170,000.00	Roads, Buildings, etc.	\$36,803.28	\$6,920.00	\$4,800.00	¼ mill.
New Haven, . . .	67,000.00	Buildings.	78,486.15	2,435.00	17,440.00	⅜ "
New London, . . .	3,000.00	Buildings.	.....	180.00	2,640.00	.....
Fairfield, . . .	70,000.00	Buildings.	30,253.06	2,650.00	4,800.00	⅔ mill.
Windham, . . .	20,000.00	Buildings.	1,793.74	1,445.42	1,900.00	.....
*Litchfield, . . .	.....	.....	.....	.....	3,886.67	.....
*Middlesex, . . .	.....	.....	8,075.22	.....	7,286.99	⅔ mill.
Tolland, . . .	14,500.00	General Expenses.	9,012.96	747.86	3,304.83	¾ "
Total, . . .	\$344,500.00	.....	\$164,434.43	\$14,377.78	\$45,967.99	.....

* No indebtedness.

SUMMARY.

Towns or Counties.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Amount actually raised by taxation during the year.	Amount received from State for corporation stock tax.	Amount actually expended for local indebtedness during the year.	Amount actually expended for roads.	Amount received from State for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire department.
Hartford,	\$6,315,872.96	\$1,134,005.58	\$7,449,878.54	\$1,775,172.09	\$390,065.93	\$204,205.60	\$498,888.50	\$13,106.56	\$199,543.33	\$109,856.82	\$614,734.36	\$137,812.21	\$183,136.19
New Haven,	6,861,731.81	600,830.43	6,963,592.24	2,737,694.37	66,016.52	369,897.45	323,192.92	24,061.00	177,043.78	84,567.84	901,115.90	231,218.23	204,073.05
New London,	1,859,733.94	373,105.66	2,232,839.62	524,919.10	25,734.33	97,413.36	131,473.88	14,929.42	67,652.25	22,903.59	206,616.71	30,868.57	9,710.47
Fairfield,	2,925,739.08	1,087,320.97	4,013,060.05	1,857,232.29	43,927.85	188,635.77	381,576.42	21,831.94	154,998.70	67,238.31	643,991.73	82,132.47	84,087.30
Windham,	394,530.00	269,563.40	594,468.40	220,483.06	7,210.44	25,452.63	58,345.56	13,717.30	34,306.75	9,221.35	124,162.57	57.88	.....
Litchfield,	508,535.83	365,393.47	893,929.30	423,064.86	30,766.01	36,924.36	300,439.06	43,090.65	44,649.37	22,859.97	179,291.54	368.54	1,754.43
Middlesex,	1,388,460.00	111,107.56	1,449,567.56	361,763.47	19,335.39	56,228.69	71,212.65	18,199.72	28,407.02	17,544.40	88,445.78	10.00	3,196.47
Tolland,	275,368.41	221,963.30	497,379.71	138,537.97	15,443.56	20,369.19	56,127.82	15,853.43	21,546.18	5,765.10	81,387.79	.....	60.00
Total, towns,	\$30,905,389.05	\$4,113,263.37	\$35,018,652.42	\$7,727,921.13	\$469,578.03	\$399,177.46	\$1,631,185.76	\$164,090.61	\$723,032.73	\$240,967.38	\$2,840,176.33	\$472,453.55	\$485,964.51
Total, cities,	5,418,000.00	728,500.00	6,144,500.00	823,049.43	.....	227,313.24	322,166.57	.....	.....	66,354.53	.....	107,865.42	121,090.01
Total, boroughs,	583,500.00	439,333.19	1,012,833.19	309,019.55	.....	37,469.81	40,389.54	.....	.....	7,463.14	.....	23,924.44	23,080.63
Total, counties, . . . . .	.....	.....	344,500.00	164,494.43	.....	14,377.78	.....	.....	.....	45,927.99	.....	.....	.....
Grand Total,	\$36,906,889.05	\$5,289,101.56	\$42,195,990.61	\$8,925,514.54	\$469,578.03	\$51,173,943.30	\$1,973,741.37	\$164,090.61	\$723,032.73	\$284,253.04	\$32,840,176.33	\$603,343.41	\$690,005.60

COMPARATIVE ABSTRACT OF FOREGOING STATISTICS SINCE 1890.

	1880.	1884.	1888.	1892.	1896.	1900.	1904.
Funded indebtedness,	\$15,388,375.69	\$14,655,908.76	\$15,569,818.67	\$16,023,882.46	\$19,749,667.08	\$22,142,993.58	\$26,906,859.05
Floating indebtedness,	1,967,623.60	2,980,386.15	3,759,642.86	4,473,571.86	4,384,980.56	5,005,323.09	5,269,101.56
Total indebtedness,	17,355,999.29	17,636,294.91	19,329,461.53	20,497,454.32	24,134,647.64	27,148,316.67	32,175,960.61
Raised by taxation during year,	4,914,745.97	4,256,552.92	5,270,147.21	5,896,618.68	6,639,717.81	8,006,904.29	8,925,814.54
Expended for int. on ind. dur'g yr.,	1,010,969.24	946,809.28	1,017,799.85	941,848.24	968,041.55	1,095,766.41	439,578.08
Expended for roads during year,	684,678.60	942,011.08	1,156,096.74	1,153,820.97	1,827,976.91	1,716,799.22	1,878,741.87
Rec'd from State for rd's dur'g yr., . . . . .	.....	.....	.....	.....	.....	86,948.12	164,090.61
Expended for paupers, "	451,176.18	566,255.66	616,344.10	612,684.16	650,105.94	698,978.42	728,052.78
" salaries, "	286,820.38	182,775.26	242,419.98	291,705.87	389,899.99	837,191.64	484,253.04
" schools, "	1,045,636.29	1,087,437.22	1,170,682.78	1,338,607.07	1,919,869.18	2,401,129.78	2,840,176.38
" police, "	198,886.17	253,077.47	.....	759,170.87	{ 500,492.81	560,361.93	608,243.41
" fire dept., "	182,331.87	263,728.08	584,831.76	.....	{ 478,780.80	557,271.69	580,005.60
Total grand list, last completed.,	\$227,182,435.	\$248,774,879.	\$353,795,936.	\$373,874,447.	\$444,321,927.	\$570,168,749.	\$677,396,711.

State of Connecticut
PUBLIC DOCUMENT No. 40

THIRD BIENNIAL REPORT
OF THE
ATTORNEY-GENERAL,
FOR THE
Two Years Ended January 3, 1905.



WILLIAM A. KING,
Attorney-General.

Hartford Press :
The Case, Lockwood & Brainard Company,
1905.

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ACT ESTABLISHING THE OFFICE OF ATTORNEY-GENERAL.

(General Statutes, Revision of 1902.)

CHAPTER 9.

Attorney-General.

§ 145. Election; office; vacancy. There shall be an attorney-general chosen by ballot in the same manner as other state officers on the Tuesday after the first Monday of November, 1902, and quadrennially thereafter, to hold his office for a term of four years from and after the Wednesday following the first Monday of the next succeeding January, and until his successor is duly chosen and qualified. He shall be an elector of this state, and an attorney-at-law of at least ten years' active practice at the bar of this state. His office shall be at the capitol. Any vacancy arising shall be filled by appointment by the governor for the unexpired term.

§ 146. General duties of. The attorney-general shall have general supervision over all legal matters in which the state is an interested party, except those legal matters over which prosecuting officers have direction. He shall appear for the state, the governor, the lieutenant-governor, the secretary, the treasurer, and the comptroller, and for all heads of departments and state boards, commissioners, agents, inspectors, librarian, committees, auditors, chemists, directors, harbor masters, and institutions, and all suits and other proceedings, excepting upon criminal recognizances and bail bonds, in which the state is a party or is interested, or in which the official acts and doings of said officers are called in question

in any court or other tribunal, as the duties of his office shall require; and all such suits shall be conducted by him or under his direction. When any measure affecting the state treasury shall be pending before any committee of the general assembly, such committee shall give him reasonable notice of the pendency of such measure, and he shall appear and take such action as he may deem to be for the best interests of the state, and he shall represent the public interest in the protection of any gifts, legacies, or devises intended for public or charitable purposes. All legal services required by such officers and boards in matters relating to their official duties shall be performed by the attorney-general or under his direction. All writs, summonses, or other processes served upon such officer shall, forthwith, be transmitted by them to the attorney-general. All suits or other proceedings by them shall be brought by the attorney-general or under his direction. He shall, when required by either branch of the general assembly, give his opinion upon questions of law submitted to him by either of said branches. He may procure such assistance as he may require. Whenever any petition for divorce shall have been referred to any committee of the general assembly, such committee may give to the attorney-general reasonable notice of all hearings on such petition, and he shall thereupon take such action as he shall deem to be just in the premises, and he shall appear before such committee in such cases whenever in his opinion justice so requires.

§ 147. Biennial reports; bond. There shall be prepared by him and submitted to the governor a biennial report of the doings of his office; and he shall give account to the treasurer of the state for all fees, bills of costs, and moneys received and expended by him by virtue of his office. He shall be duly sworn, and shall give bond in the sum of five thousand dollars.

State of Connecticut.

REPORT OF THE ATTORNEY-GENERAL.

ATTORNEY-GENERAL'S OFFICE,

HARTFORD, JANUARY 3, 1905.

To the Governor of the State of Connecticut:

In compliance with section 147 of the General Statutes I submit my report for the two years ending January 3, 1905.

Matters growing out of the enforcement of the inheritance tax law have demanded much time and attention from this office during the past two years. The estate of Owen B. Arnold of Meriden, inventoried in excess of \$250,000, presented the first occasion for litigation. I appealed, in behalf of the State, from an order of the court fixing the inheritance tax, under the following circumstances:

The estate owned stocks and bonds of corporations organized outside of Connecticut, amounting to \$75,000, on which the State claimed a tax of three per cent. The Court of Probate refused to allow this claim, and held that as the securities were issued by corporations not organized under Connecticut law they were not subject to the inheritance tax law. The case was taken, by reservation, to the Supreme Court, which tribunal sustained the claim of the State, and ordered the tax paid.

When it is remembered that Connecticut holdings of stocks and bonds of corporations organized outside of the State are very large, the importance of this decision, (*Gallup's Appeal*, 76 Conn., 617), becomes apparent in its effects on the future revenue which the State should receive from the inheritance tax. Generally, the tax is now being paid to the State in accordance with the law enunciated in that decision. There are, however, two cases now pending in

which the estates claim that they are not obliged to pay an inheritance tax on personal property outside of the State, or on money invested in corporations or partnerships organized and existing elsewhere than in Connecticut. One arises in the estate of George F. Gilman, late of Bridgeport, the other in the estate of Mary F. Hopkins, late of Stamford. The valuation of each estate approximates \$800,000. The cases are now before our Supreme Court and will come to trial in January, 1905.

The State was compelled to appeal on the same question from the decree of the Court of Probate fixing the inheritance tax due from the estate of Oliver Bulkeley, late of Fairfield, deceased. The demands of the State, however, in that case, were recognized and paid by the executor after the appeal had reached the Superior Court and before trial, and the appeal was withdrawn.

The constitutionality of the law imposing a succession tax was brought before the Supreme Court in *Nettleton's Appeal*, 76 Conn., 235. The decision, handed down December 18, 1903, sustained the law on every point. Hon. Donald T. Warner was associated with me in the preparation and trial of the case.

The case entitled *City of Hartford vs. Maslen et al.*, involving the State's title to the land on which the Capitol stands and land adjacent thereto, was commenced by Attorney-General Phelps shortly before his term of office expired. He continued in the case, had sole charge of it, and acted alone as counsel for the State in the long trial in the Superior Court, and later in the Supreme Court, obtaining a decision in favor of the State before each tribunal. The case is reported in the 76 Conn., 599. This decision sets at rest all questions as to the ownership and control of the Capitol grounds.

Litigation is pending between the State and the City of Norwich over money arising from fines claimed by the State. The constitutionality of the Act creating the State Police is involved among other questions.

Shortly after the recent election of State officers, Mr. Henry T. Blake of New Haven brought proceedings before

Hon. George W. Wheeler, a judge of the Superior Court, claiming that a ballot, cast by Mr. Blake, in a New Haven voting district, had been illegally rejected by the moderator. The ballot was written, and had on it marks admittedly for purposes of identification. The avowed purpose of the proceedings brought before Judge Wheeler was to test the constitutionality of the secret ballot law. The Attorney-General was cited to appear, and, at the suggestion of Judge Wheeler, entered an appearance for the State. The case is still pending on an appeal taken by Mr. Blake to the Supreme Court.

The case as it appeared before Judge Wheeler presented the question of the constitutional right of the elector to cast a written ballot, in defiance of the statute providing that all ballots shall be printed. This claimed right is based on Article Six of our Constitution, which provides that "in all elections of officers of the State, or members of the General Assembly, the votes of the electors shall be by ballot, *either written or printed.*"

In effect, the claim is that this article of the Constitution confers on the elector the right to use either a written or printed ballot, as he may choose, and that the legislature has no power to deprive him of this choice, — as is clearly attempted by the provisions of the secret ballot law, in declaring that all ballots shall be printed.

The recent constitutional convention evidently did not so construe the existing constitution, for it adopted the same language, — "by ballot, either written or printed," and added the words, "or by voting machine authorized by law." . . .

In view of the fact also that since 1889 there has existed a statute declaring that all ballots shall be printed, it is clear that the constitutional convention could not have attached the meaning to the words quoted from Article Six, which Judge Wheeler, while rejecting the Blake ballot on other grounds, held to be the true meaning.

The language used by the constitutional convention in the draft submitted to the people is substantially that of one of the amendments to the constitution pending before the incoming General Assembly. The question is more than liable to arise,

whether an amendment framed in that language, authorizing the use of the voting machine, does not leave vested in the elector the constitutional right to use a ballot, written or printed, at his option, even if the General Assembly, after the adoption of the proposed amendment, should declare that all State elections should be conducted by means of voting machines.

During the past year this office has collected from the United States government the sum of \$37,821.50, due the State on account of expenses incurred during the late Spanish war. The difficulties attending the collection of these claims were greatly enhanced by the lapse of time since indemnification was authorized by law. Practically, this undertaking resolves itself into establishing, before the department at Washington, the number and value of the various articles of equipment, etc., for which the State claims reimbursement. It involves a mass of details difficult to accurately marshal together after the expiration of five or six years since the Spanish war. Andrew F. Gates, Esq., of Hartford, assisted me in prosecuting the claims. I received much aid from Adjutant-General Cole and Assistant Quartermaster-General Henry C. Morgan. We succeeded in securing a reversal of some former rulings, by which claims amounting to about \$1,600, which had been previously rejected, were allowed and paid to the State.

In my opinion there is still equitably due the State from the United States, on account of the Spanish war, not less than \$25,000, although, under the rulings of the War Department, it may require additional legislation by Congress before the claims can be effectively recognized.

The negotiations entered into between the States of Connecticut and New York, looking towards ultimate reciprocal legislation in regard to fisheries in Long Island Sound, have resulted in securing from all molestation those of our citizens who are engaged in lobster fisheries in waters within the jurisdiction of New York.

To enable our fishermen to profitably conduct their business in New York waters they must be assured, months in advance of the fishing season, that they will not be arrested by New York officers for alleged violations of the fishery law

of New York relating to non-residents. This assurance has been accorded them during the past two years, and is given them for the coming season. Permanent immunity can come, of course, only from legislation.

While it is undeniable that Connecticut has certainly as large interests to be benefited by such reciprocal legislation as has New York, it is apparent that New York is willing to enact legislation fully as concessive as would be sought from Connecticut.

I have had frequent occasion to advise with the Comptroller, in relation to what are known as "State paupers," — persons who, during the first six months of residence in Connecticut, become a charge on the State. Omitting from consideration those who were the temporary victims of misfortune, there would remain a large number of those called to my attention who had reached the condition of permanent pauperism when they came, or were sent, into Connecticut; and of these a strikingly large percentage were either insane or mentally deficient to an extent unfitting them to be self-supporting. Some of these unfortunates, who were not proper subjects for permanent support by Connecticut, have been returned to the steamship companies which brought them over, and others to the States to which they belonged. One cannot escape the conviction, however, that Connecticut is being called upon to care for many insane paupers who rightfully belong elsewhere, — a condition that could to some extent be obviated by suitable legislation.

In the so-called "Atwood Suits" I did what I could to protect the defendants from Atwood's demands until the General Assembly convened. The General Assembly has the power to dispose of the suits.

The State became a party to proceedings in the Probate Court for the District of New Haven, in which it was sought to remove the settlement of the estate of Henry B. Plant from Connecticut, where the settlement was begun, to New York. The Probate Court had originally taken jurisdiction of the estate on the ground that Mr. Plant was a resident of New Haven at the time of his death. In an action in the Supreme

Court of New York it was determined that he was a resident of New York at the time of his decease. The validity of the payment of a large inheritance tax to Connecticut seemed dependent on the determination of his residence. An arrangement was entered into between the executors of Mr. Plant's will and the State, by which the former relinquished all claim to the tax which Connecticut had received, and the State thereupon ceased to be a party to the proceedings.

Two or three mortgage foreclosure cases scheduled in the report, have been allowed to remain, pending the result of arrangements between the parties preparatory to adjustment.

All the cases in which the State has been a party, and some of the opinions which I have been requested to give in writing, appear in this report.

WILLIAM A. KING,
Attorney-General.

ACTIONS WITHIN THE STATE.

CHARLES NETTLETON'S APPEAL FROM PROBATE.

On April 3, 1903, the Court of Probate for the District of Meriden passed an order fixing the succession tax due the State of Connecticut on property amounting to \$152,192.96.

From this order and decree Charles Nettleton, as executor of the will of said Owen B. Arnold, appealed to the Superior Court for the County of New Haven on the first Tuesday of May, 1903. The case was reserved for the Supreme Court of Errors.

The appellant claimed that the act creating the succession tax violated the fourteenth amendment to the Constitution of the United States, and was null and void. The Supreme Court rendered a decision sustaining the law. The case appears in the 76 Conn., 235.

HENRY H. GALLUP, TREASURER, APPEAL FROM PROBATE.

On the 3d day of April, 1903, the Probate Court for the District of Meriden passed an order that property belonging to the estate of Owen B. Arnold, aggregating \$75,832, was not subject to a succession tax to the State of Connecticut, on the ground that it consisted of stocks and bonds of corporations organized outside of Connecticut, and was not, therefore, within the jurisdiction of this State for purposes of the succession tax.

From this order and decree the State appealed to the Superior Court for New Haven County on the first Tuesday of May, 1903. The case was reserved for the Supreme Court. A decision was rendered on the 15th day of April, 1904, reversing the decree of the Court of Probate and directing that the property pay the tax due the State. The case is reported in the 76 Conn., 617.

IN RE WOOLSEY R. HOPKINS' APPEAL FROM PROBATE.

On the 19th day of November, 1903, the Probate Court for the District of Stamford ordered Woolsey R. Hopkins, administrator with the will annexed on the estate of Mary Frances Hopkins, late deceased, of said Stamford, to pay to the State of Connecticut a succession tax on \$850,889.50, belonging to said estate.

Said Woolsey R. Hopkins, as such administrator, appealed from said order and decree to the Superior Court for Fairfield County on the first Tuesday of January, 1904. The case has been reserved for the Supreme Court, where it is now pending.

The claim of the administrator is that personal property to the amount of \$804,995.06 is exempt from the inheritance tax, because it was not physically located within the State of Connecticut. The claim of the State is that all said property is subject to the tax.

The case is on the docket for trial at the term to be holden the third Tuesday of January, 1905.

HENRY H. GALLUP, TREASURER, APPEAL FROM PROBATE.

On the 28th day of December, 1903, the Court of Probate for the District of Fairfield passed an order and decree fixing the succession tax due the State of Connecticut from the estate of Oliver Bulkeley, late deceased, of said Fairfield. Said order and decree directed that said tax be computed on property within the State of Connecticut, and excluded from said computation all personal property outside the State of Connecticut. The property so excluded from paying the succession tax amounted to \$64,417.65.

An appeal was taken by the State from said order, so excluding said property, to the Superior Court for the County of Fairfield, on the first Tuesday of March, A.D. 1904.

Before the action came to trial the Supreme Court rendered a decision in Gallup's Appeal covering the points at issue in this case. The case was thereupon settled by the payment of the succession tax to the State on the property excluded. The appeal was withdrawn.

THE STATE vs. HENRY W. TIBBITS, CLERK OF THE CITY COURT OF NORWICH.

This is an action brought to the Court of Common Pleas for New London County, asking that mandamus issue to compel the payment to the State of one-half the amount of fines collected by the City Court of Norwich in certain liquor prosecutions in which the State police furnished evidence.

The defense is based on the provisions of the charter of the city of Norwich, directing the clerk of the City Court to pay fines to the treasurer of the city, and on the further claim that the act of the legislature creating the State police is unconstitutional and void. The complaint is dated August 25, 1904.

The case is pending.

BRIDGEPORT TRUST COMPANY'S APPEAL FROM PROBATE.

George F. Gilman, a resident of Bridgeport, Connecticut, died March 3, 1901. He left a large estate, of which personal property amounting to \$706,507.37 was not physically within the State of Connecticut, but was largely situated within the State of New York.

On March 19, 1901, The Bridgeport Trust Company was appointed administrator on his estate by the Probate Court for the District of Bridgeport.

On May 24, 1901, the said administrator returned an inventory showing personal estate of the value of \$30,961.17, and on June 17, 1901, returned another inventory showing real estate belonging to said decedent of the value of \$106,000. Subsequently this valuation was increased by \$3,500, thus making the entire estate in Connecticut, as inventoried, \$140,461.71.

Administration had been meanwhile taken out in New York. The State claimed that all the personal property outside the State of Connecticut should be inventoried by the Connecticut administrator, for the purpose, among others, of computing the tax due to the State.

On the 15th day of June, 1904, the State made application to the Probate Court for the District of Bridgeport, asking the court to order the administrator to inventory all the personal

property, including said \$706,507.37 located elsewhere than in Connecticut.

Said court, on the 1st day of October, 1904, granted said application, and ordered all said personal property outside the State to be included in the inventory.

From this order The Bridgeport Trust Company, as administrator, appealed to the Superior Court for Fairfield County on the first Tuesday of November, 1904. The case was reserved for the Supreme Court.

The administrator claims that all the personal property outside the State is exempt from taxation, and that, in the event that it is taxable, the State of Connecticut should have objected to the inventories filed, and made application for additional inventories and appraisals, within four months from the date that administration was granted, viz., March 19, 1901, and that by failing to act within said four months the State is barred from action at any future date.

The State contests both these claims.

IN RE APPLICATION OF HENRY T. BLAKE, OF NEW HAVEN,
CLAIMING A MISCOUNT OF THE BALLOTS AT THE
RECENT ELECTION OF STATE OFFICERS IN NEW
HAVEN, ON THE 8TH DAY OF NOVEMBER, 1904.

The application was dated the 9th day of November, 1904, addressed to Hon. George W. Wheeler, a judge of the Superior Court, setting forth the facts on which it was claimed that a ballot, cast by said Henry T. Blake, had been rejected.

Judge Wheeler caused a summons to issue, citing the Attorney-General to appear on the 14th day of November, 1904. The Attorney-General, at the suggestion of the court, entered an appearance for the State.

The matter was subsequently heard by the court, and it was held that the ballot was legally rejected. An appeal from said decision was taken to the Supreme Court in and for the Third Judicial District on the third Tuesday of January, 1905.

ACTIONS WITHIN THE STATE IN BEHALF OF
THE SCHOOL FUND.

STATE

v.

EVERETT E. LORD ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Middlesex County by complaint dated February 16, 1903, and returnable on the first Tuesday of March, 1903.

Arrearages adjusted and suit withdrawn.

STATE

v.

MICHAEL GEARY ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated February 16, 1903, and returnable on the first Tuesday of March, 1903.

Title passed to the State July 3, 1903.

STATE

v.

THOS. DENNIS ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated February 16, 1903, and returnable on the first Tuesday of March, 1903.

Arrearages adjusted and suit withdrawn.

STATE

v.

LUTHER AND WILLIAM L. GRIFFIN ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated December 14, 1903, and returnable on the first Tuesday of January, 1904.

Title passed to the State May 21, 1904.

STATE

v.

MORGAN M. MILLER ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Court of Common Pleas for Hartford County February 16, 1904, and returnable on the first Tuesday of March, 1904.

Arrearages adjusted and suit withdrawn.

STATE

v.

SAMUEL BENJAMIN ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated February 16, 1904, and returnable on the first Tuesday of March, 1904.

Case pending.

STATE

v.

WILBUR E. GOODWIN ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated February 16, 1904, and returnable on the first Tuesday of March, 1904.

Title passed to the State July 24, 1904.

STATE

v.

FRANK BRAINARD ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Middlesex County by complaint dated February 16, 1904, and returnable on the first Tuesday of March, 1904.

Case pending.

STATE

v.

SAMUEL BENJAMIN AND LEWIS WADHAMS ET AL.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated February 16, 1904, and returnable on the first Tuesday of March, 1904.

Arrearages adjusted and suit withdrawn.

STATE

v.

JOHN E. AND EMMA F. SEIBERT.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated November 23, 1904, and returnable on the first Tuesday of December, 1904.

Arrearages adjusted and suit withdrawn.

STATE

v.

FRANCIS DONAHUE.

FORECLOSURE OF MORTGAGE.

Brought to the Superior Court for Hartford County by complaint dated November 23, 1904, and returnable on the first Tuesday of January, 1905.

Case pending.

AUTHORIZED ACTIONS OUTSIDE THE STATE IN BEHALF OF THE SCHOOL FUND.

STATE *vs.* CHAS. H. SQUIRES *et al.* (*10169).

Foreclosure of mortgage. Authorized April 20, 1903.
Attorney, John C. Munger, Toledo, O. Fee for service, \$35.

Title passed to the State Aug. 31, 1903.

STATE *vs.* GEORGE A. LONG. (** 10429-10470.)

Authorized April 24, 1903.

Attorney, Wm. H. Phipps, Paulding, O. Fee for services, \$25.

Title passed to the State Dec. 19, 1903.

STATE *vs.* HELEN H. LITTLE. (* 10413.)

Authorized June 15, 1903.

Attorneys, Cable & Parmenter, Lima, O.

Claim adjusted without expense to State.

STATE *vs.* C. D. AND A. E. CHAPMAN. (* 9977.)

Authorized November 23, 1903.

Attorney, W. H. Phipps, Paulding, O. Fee for services, \$30.

Property sold at Sheriff's sale and claim of State paid in full.

STATE *vs.* JOS. MORRIS. (* 10363.)

Authorized December 10, 1903.

Attorneys, Cable & Parmenter, Lima, O. Fee for services, \$25.

Property sold and State's claim paid in full February 25, 1904.

- STATE *vs.* JAMES AND LILLIE I. CLARK. (* 10213.)
Authorized April 2, 1904.
Attorney, John C. Munger, Toledo, O.
Property sold at Sheriff's sale and claim of State paid in full.
- STATE *vs.* J. C. H. ELDER. (* 10400.)
Authorized April 29, 1904.
Attorneys, Sutphen & Sutphen, Lima, O.
Case still pending.
- STATE *vs.* CARL H. A. BECKMAN. (* 10734.)
Authorized April 29, 1904.
Attorney, John C. Munger, Toledo, O.
Claim adjusted without expense to State.
- STATE *vs.* WM. AND DEBORAH BAKER. (* 10825.)
Authorized August 31, 1904.
Attorneys, Cable & Parmenter, Lima, O. Fee for services, \$25.
Property sold and claim of State paid in full, October 12, 1904.
- STATE *vs.* ARTHUR E. LECKLIDER. (* 10119.)
Authorized September 26, 1904.
Holbrook & Monsarratt, Attorneys. Fee for services, \$30.
Claim of State adjusted in full, December 3, 1904.
- STATE *vs.* SAML. C. BURKLEY *et al.* (** 10095, 10149, 10202, 10203.)
Authorized September 26, 1904.
Action in foreclosure, probate proceedings.
Attorneys, Holbrook & Monsarrat, Toledo, O.
Case pending.
- STATE *vs.* MARGARET TAYLOR *et al.* (* 10078.)
Authorized September 26, 1904.
Attorneys, Holbrook & Monsarrat; residence, Toledo, O.
Action still pending.

STATE *vs.* JOHN C. BARBER. (** 9941-9958.)

Authorized October 26, 1904.

Attorney, Wm. H. Phipps, Paulding, O.

Action still pending.

OPINIONS.

In re the powers and duties of the Governor in assisting civil authorities in the suppression of riot and civil commotion.

HARTFORD, February 5, 1903.

TO HIS EXCELLENCY, THE GOVERNOR:

You ask me to define in writing your duties and powers under section 2992 of the General Statutes. I submit the following as my opinion of the limits of those duties and powers.

If riot or civil commotion prevail in a place, and the civil authority is not able to preserve the peace, then, on information, as prescribed in section 2992, it would be within your powers to order out such portion of the National Guard as you might think proper to assist the civil authorities in preserving the peace.

It is not your legal duty to order out the National Guard for this purpose unless you are satisfied that the civil authorities are unable to keep the peace.

The National Guard can not be substituted for the civil authorities to keep the peace, but is to be used solely for the purpose of assisting the civil authorities, and then only when the latter absolutely and imperatively need such assistance.

In the event that the civil authorities of a place, by themselves, and with such assistance as they are empowered to summon and are able to secure, are unable to suppress riot or civil commotion, then it would be within your legal power to assist the civil authorities to keep the peace in the manner prescribed by the statute; and this would be true whether the insufficiency of the civil authorities arises from inadequacy in force or from any other reason.

When the National Guard has been ordered to a place for the purposes set forth in the statute it is not within your legal power to retain the National Guard at that place after the civil authorities are able to reasonably keep the peace. In other words, it is not your duty to allow the National Guard to remain at a place for the sole purpose of guarding property which may be threatened with attack, nor for the sole purpose of meeting an emergency which may arise in the future.

Occasional disturbances, although not altogether slight in their nature, which the civil authorities with all the civil assistance at their command may well be assumed capable of successfully contending with, do not constitute the condition of "riot or civil commotion" which the statute contemplates as warranting the assistance of the National Guard.

The constitution makes the military subordinate to the civil authority, and the National Guard can not be used to take the place of the civil authority; it may be used to assist the civil authorities, but then only when you are satisfied that the civil authority is unable to keep the peace within the meaning of the statute.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

LIFE INSURANCE POLICY.

Meaning of phrase "A new policy shall be issued for the whole amount of even dollars of annual premiums received by the company."

HARTFORD, February 19, 1903.

HON. THERON UPSON, Insurance Commissioner, Hartford,
Conn.

My Dear Sir: — You ask my construction of the following clause in a life insurance policy:

"And the said company does further promise and agree that if after having received not less than three (3) annual premiums this policy shall be surrendered while in force, a new policy shall be issued for the

whole amount of even dollars of annual premiums received by the said company (subject to any indebtedness on account of premiums), without subjecting the assured to any subsequent charge except the interest annually in advance on all indebtedness on this policy."

In my opinion the phrase in the above clause "a new policy shall be issued for the whole amount of even dollars for annual premiums received by the said company" would be construed to mean the net amount of money paid by the policy-holder, *i. e.*, the total amount of annual premiums, less the dividends received from the company by the policy-holder. In no event, I think, would the courts hold that the new policy should exceed in amount the face value for which the old policy was written.

I reach this conclusion, not because the language used is not naturally susceptible of another interpretation, but because the courts in similar cases adopt this construction.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

BOARD OF PAROLE.

Defining the powers of the Board of Parole in relation to prisoners detained in state prison for non-payment of fines.

HARTFORD, February 20, 1903.

TO HON. ALBERT GARVIN AND HON. THOMAS D. WELLS, Committee of the Board of Parole.

Gentlemen:— I have before me your communication, reading as follows:

WETHERSFIELD, CONN., Feb. 17, 1903.

HON. WILLIAM A. KING,
Attorney-General,

Hartford, Conn.

DEAR SIR:—

A convict committed to the state prison on Jan. 7, 1902, for not less than one year or more than two years was also sentenced to pay a fine of \$100, which, in default of payment, will have to be worked out in prison. Under section 2914 of the General Statutes a prisoner held for non-payment of fine is allowed \$100 per year for his labor.

Will you kindly advise us whether prospective detention in prison for non-payment of fine renders ineligible for parole a convict who is otherwise qualified for conditional release? And is a prisoner while working out a fine entitled to earn any deduction of his sentence for good behavior?

Very truly yours,

ALBERT GARVIN,
THOMAS D. WELLS,
Committee of Board of Parole.

The answer to your first question is determined by section 1536 of the General Statutes, which section I quote:

"Any person sentenced to the state prison, after having been in confinement within said prison for a period not less than said minimum term, may be allowed to go at large on parole in the discretion of a majority of the board of directors of said prison and the warden thereof, acting as a board of parole, if in their judgment said prisoner will lead an orderly life if set at liberty."

This section empowers the board of parole to act on the expiration of the minimum term of imprisonment, and a parole may then be granted for the maximum term, whether that maximum term consists of a sentence for years, or of such sentence for years plus imprisonment for non-payment of a fine.

Section 1540 authorizes the board of parole, under the limitations therein stated, to absolutely discharge a prisoner during the period of parole. This section would be inconsistent with a construction of section 1536 other than that above given, and removes, I think, all doubt as to your powers under section 1536.

To your second question I reply that a prisoner in state prison working out a fine is entitled to earn a deduction from his sentence by good behavior.

Section 2914 reads as follows:

"Every prisoner held in said prison for non-payment of a fine shall be allowed one hundred dollars a year for his labor, from the time when his imprisonment for non-payment of said fine commenced, if, in the opinion of the warden and directors, he shall have been submissive to the officers of the prison

during his confinement, and conducted himself as a faithful prisoner."

The sentence to pay a fine of one hundred dollars, as in the case instanced by you, is in effect a sentence to imprisonment for one year unless the fine is paid. The prisoner has the option to pay the fine in money or in labor as a prisoner. If not paid in money, each one hundred dollars of fine may be paid by one year of imprisonment, or, as the statute phrases it, the prisoner "shall be allowed one hundred dollars a year for his labor." If because of non-payment of a fine imprisonment results, then, in my opinion, section 2900 of the General Statutes applies, and the prisoner is entitled to commutation for good behavior.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

FRANCHISE FEES.

Preliminary franchise fee in cases of applications to the General Assembly for special charters. Meaning of the term "private interests" used in Section 10 of the General Statutes in relation to special legislation.

HARTFORD, February 24, 1903.

TO HONORABLE HENRY H. GALLUP, Treasurer of the State,
Hartford, Conn.

My Dear Sir:—I have before me your communication, in which you request advice as to what class of corporations should pay the preliminary fee of one hundred dollars, pursuant to section 10 of the General Statutes.

That portion of the section relating to this matter reads as follows:

"No application for any act or resolution of incorporation for any commercial or manufacturing corporation, or for any corporation without capital stock, shall be heard by the General Assembly or any committee thereof unless the applicants shall

have first paid to the state treasurer a fee of one hundred dollars."

The object of this statute was to subject to the payment of a fee those commercial or manufacturing corporations, and corporations without capital stock, for the formation of which provision had been made by the general law of the State. In my opinion the language of the statute expresses that intent. I therefore advise you that the fee of one hundred dollars is chargeable on every application to the General Assembly for a charter for a commercial or manufacturing corporation, or for a corporation without capital stock, when the general purpose and object for which the charter is sought might have been obtained by organizing under existing corporation laws.

You also ask advice relative to the meaning of the remaining part of the statute, and whether it includes municipal corporations in the class chargeable with the printing fee of five dollars per page. I quote that portion of Section 10 which applies to this matter.

"Upon every bill or resolution affecting private interests, other than appropriation bills or resolutions, passed by the General Assembly, there shall be paid for the use of the State a fee of five dollars for each legal page or fractional part thereof."

The decision of your question really turns on what the legislature meant to include in the term "private interests." There are certain governmental duties incumbent on municipal corporations to perform, in the performance of which they can hardly be considered other than as instruments of the State. On this point the court, in *United States vs. B. & O. R. R. Co.*, 17 Wallace, 322, says:

"A municipal corporation is a representative not only of the State, but is a portion of its governmental power. It is one of its creatures, made for a specific purpose, to exercise within a limited sphere the powers of the State."

In my opinion bills or resolutions relating to these governmental duties would not come within the meaning of the phrase "private interests" used in the statute. The test by which to determine whether a duty is governmental or not is

not altogether uniform. The Supreme Court, in *Judd et al. vs. Hartford*, 72 Conn., 353, holds that "municipal duties are governmental when they are imposed by the State for the benefit of the general public. They may sometimes have that character, also, when imposed in pursuance of a general policy, manifested by legislation affecting similar corporations, for the particular advantage of the inhabitants of the municipality, and only through this, and indirectly, for the benefit of the people at large."

Chief Justice Butler, in *Jewett vs. New Haven*, 38 Conn., 389, lays down the test as follows:

"There is no mode by which to determine whether a power or duty is governmental or not except to inquire whether it is in its nature such as all well-ordered governments exercise generally for the good of all, and one whose exercise all citizens have a right to require, directly or by municipal agency, and whether it has ever been assumed or imposed, as such, by the government of this State, and would have been exercised by the State if it had not been by the city."

Under the provisions of the statute, strictly construed on the lines above suggested, bills or resolutions affecting municipalities in their governmental functions would not be included within the term "affecting private interests," while bills or resolutions relating to municipalities otherwise than in their governmental duties might be included within the term. In my opinion the legislature did not intend to give a meaning to this statute which would require differentiation to the extent that must follow if the statute is to be thus construed. I think it was intended to either wholly exclude or wholly include municipal corporations by the term "private interests." The words do not wholly include the interests of municipal corporations. I am led, therefore, to the conclusion that municipal corporations were not intended to be included in the class which is subject to the tax of five dollars per page. I therefore advise you that all bills or resolutions relating to municipal corporations are excluded from the operation of this portion of the statute.

This, I understand, has been the practice, which has been

followed for some years, and, indeed, ever since the statute was enacted.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

TAXATION OF SHARES OF STOCK OWNED BY RELIGIOUS CORPORATIONS.

Section 2331 of the General Statutes making it the duty of certain corporations to pay a tax on its capital stock includes in such payment shares of stock owned by religious, charitable, and educational associations.

HARTFORD, February 24, 1903.

HON. HENRY H. GALLUP, Treasurer, Hartford, Conn.

My Dear Sir:—I am in receipt of the following communication:

TREASURY DEPARTMENT,
HARTFORD, February 20, 1903.

HON. WILLIAM A. KING,
Attorney-General.

SIR:—

Section 2331 of the General Statutes makes it the duty of certain corporations to pay a tax on each share of its stock. Does this include each share of stock owned by religious, charitable, and educational associations, whose property is exempt from taxation by Sections 2317, 2318, or by special charter?

Very respectfully,

HENRY H. GALLUP,
Treasurer.

I quote the sections referred to, or so much thereof as is material to the question you place before me:

“SECTION 2331. The secretary, treasurer, or cashier, of every bank, national banking association, trust, insurance, investment, and bridge company, whose stock is not exempt from taxation, shall annually in October, on or before the fifteenth day thereof, file in the office of the tax commissioner of this State a statement under oath, showing the number of shares of its capital stock and the market value thereof on the first day of October, the name and residence of each stock-

holder, and the number of shares owned by each on said last-named date, and on or before the last day of the following February each of the corporations aforesaid shall collect from its stockholders and pay to the treasurer of this State a tax of one per cent. on the market value of each share of its stock, as such value may be determined under the provisions of section 2332, less the amount of taxes paid by such corporation upon its real estate in Connecticut during the year ending on the first day of said February, all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Every such corporation shall have a lien upon the shares of its stockholders, respectively, for the payment of such taxes."

"SEC. 2317. The funds and estate which have been or may be granted, provided by the State, or given by any person or persons to the president and fellows of Yale University, the board of trustees of the Sheffield Scientific School, Trinity College, or Wesleyan University, and by them respectively invested and held for the use of such institutions, shall, with the income thereof, remain exempt from taxation; *provided, however*, that neither of said corporations shall ever hold in this State real estate free from taxation affording an annual income of more than six thousand dollars.

"SEC. 2318. Any church or ecclesiastical society in this State may have and hold exempt from taxation personal property consisting of bonds, mortgages, or funds invested, to an amount not exceeding in value the sum of ten thousand dollars; *provided* that such personal property shall be held solely for the uses of such society, and the revenue derived therefrom shall be used exclusively for the maintenance of public worship and the ordinary expenses incident thereto; and *provided* that such society shall not have and hold property exceeding in value twenty thousand dollars in personal or real estate which is exempt from taxation, otherwise than by virtue of the provisions of this section."

I advise you that it is the duty of every corporation embraced in the classes specified in section 2331 to pay to you on or before the last day of February the tax on each share of

stock computed as prescribed in that section, with no deduction on account of the exemptions set forth in sections 2317 and 2318.

The law-making power clearly intended that section 2331 should cause a tax to be paid on the entire capital stock of each of the corporations embraced within its provisions, irrespective of the individual ownership of the shares. This was one of the objects, if not indeed the principal object, sought to be attained by the enactment of that section. That it did not contemplate that exemption of this class of property from taxation should be longer enjoyed by the corporations and societies referred to in sections 2317 and 2318 is evident from the language of section 2334, where it is provided that under certain limitations the corporations and societies mentioned in sections 2317 and 2318 shall be entitled to a payment from the treasurer of a sum not exceeding one per cent. upon the market value of the shares of stock held in any of the corporations specified in section 2331. It is not conceivable that this payment would have been authorized unless section 2331 included within its provisions the corporations and societies hitherto exempted by sections 2317 and 2318. Therefore, so far as these last-named sections provided for exemption from taxation of the funds of the corporations and societies referred to therein, I advise you that those exemptions no longer attach to funds which are invested in the stocks of corporations specified in section 2331.

Our Supreme Court, in *Yale University vs. New Haven*, 71 Conn., 316, defines the policy of the State in the matter of taxation towards the organizations included in sections 2317 and 2318. It may be claimed that the enactment of section 2331 would constitute a decided change in that policy. This may be conceded without in any way minimizing the fact that the State through its legislature has the power to change that policy if it sees fit. The effect of section 2331, however, would seem to be in the nature of a limitation rather than a decided change. Just as section 2317 places a limit on the real estate that may be held exempt from taxation, so

section 2331 places a limitation on the class of personal property that may be so held.

Thus far I have considered only exemptions hitherto provided for by sections 2317 and 2318. Your question includes the effect on section 2331 of exemptions provided for in "special charters." It is common knowledge that "special charters" are numerous in Connecticut. Exemptions from taxation to a greater or less extent have been embodied in some of these charters. Since the decision of our Supreme Court in the case *Lord vs. Litchfield*, 36 Conn., 116, the exemption from taxation granted either by a statute or by a "special charter" has not been considered as beyond the reach of legislative repeal, unless the statute or charter constituted in effect a contract.

In my opinion any exemption from taxation given by a "special charter," that is not in effect a contract, would not prevail as against the provisions of section 2331. To determine whether a charter was of that nature would require an examination of its provisions and the circumstances attending its creation. You will thus see the difficulty of giving an absolutely general answer to this part of your communication; a difficulty which would eliminate itself in the case of any particular corporation existing under a "special charter."

Subject to the above reservation, which, because of its remoteness, I consider as not really affecting the situation, I advise you that section 2331, to the extent that funds are invested in the stocks of corporations mentioned therein, revokes exemptions from taxation which are contained in "special charters."

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

LEGISLATIVE APPROPRIATIONS.

The General Assembly in making appropriations to hospitals is not limited to the amounts prescribed in Section 2852 of the General Statutes; neither is it bound by the provisions of Section 65 of the General Statutes relating to the erection of a building by the State.

HARTFORD, March 25, 1903.

TO THE JOINT STANDING COMMITTEE ON APPROPRIATIONS.

Gentlemen:— You ask me whether section 2852 of the General Statutes is within the limitations prescribed by section 23. Section 2852 reads as follows:

“ Five thousand dollars shall be annually paid from the state treasury to each of the following institutions, to wit: the General Hospital Society of Connecticut, the Hartford Hospital, the Bridgeport Hospital, the Grace Hospital Society of New Haven, the William W. Backus Hospital of Norwich, the Norwalk Hospital of Norwalk, and the Memorial Hospital of New London, to be expended under the direction of the Governor of the State and the managers of said institutions, respectively, for the support of charity patients, and so used as to benefit the different towns as they may from time to time make application; a report of which expenditure shall be made biennially to the General Assembly; *provided, however*, that no part of said appropriation shall be paid to any of said hospitals, unless the same be in actual operation.”

The following is that part of section 23 which is germane to your question:

“ The committee on appropriations shall carefully investigate the estimates and other matters submitted to them, and they shall report from time to time such appropriation bills as they may deem necessary for carrying on the different departments of the State government, and for providing for such institutions and persons as are proper subjects for State aid under existing laws, for two years from the following thirtieth day of September. The committee on appropriations shall not have power to report, and the General Assembly shall not make, an appropriation by way of salary, com-

pensation, or fees, or allowances for any purpose in excess of the amount allowed by law, to any particular person or purpose, whenever the same is fixed by law, unless the amount of such salary, compensation, fees, or allowances shall be raised by a statute which has gone into effect at the time when the appropriation is made."

In my opinion, section 2852 is included within the limitations prescribed in section 23. In substance section 23 says that no General Assembly shall appropriate more than five thousand dollars to any of the institutions named in section 2852, and that the committee on appropriations shall not have power to report an appropriation in excess of five thousand dollars for any of said hospitals, in the absence of a statute permitting a larger appropriation.

I advise you, however, that the present General Assembly has full power to increase the appropriation beyond the sum of five thousand dollars to any of the institutions named in section 2852 if it sees fit to do so. The present General Assembly in this matter is not bound by sections 23 and 2852. It would have the power to absolutely repeal both of those sections if it saw fit, and there is no doubt whatever that it can increase these appropriations regardless of the existence of the sections in question. If the committee on appropriations report an appropriation for any of the institutions set forth in section 2852 in excess of the amount fixed by that statute, it would, possibly, be a technical violation of the provisions of section 23. If, however, your report was adopted your act in so reporting would be validated. It is unquestioned law that in a matter of this nature one legislature is not bound by the laws enacted by a preceding legislature. Section 23 embodies an attempt to bind succeeding legislatures in matters which are peculiarly within the province of succeeding legislatures to act upon as they see fit. Pursuant to your suggestion I submit an amendment to section 23, which would, if enacted, relieve it from its present apparent inconsistency.

You also request my opinion as to the effect of section 65 in preventing the State erecting a building except in com-

pliance with the provisions of that section. Section 65 reads as follows:

"Whenever estimates shall be made for the erection of any new building, or additions to existing buildings, the person preparing the estimates shall furnish the Treasurer with plans and specifications of the same. No appropriation shall be made for the erection or construction of any building, or for any wing or addition to the same, in which the State is to own or control any part, until complete architectural working plans and specifications of such building, wing, or additions have been delivered to the State Treasurer, and not until the said Treasurer has advertised continuously in one daily or two weekly newspapers in each county of this State for at least two weeks for bids or proposals to construct the same, and not until such plans and specifications, together with all bids or proposals that have been received by the Treasurer, have been considered by the appropriation committee. No bids shall be advertised for by the Treasurer, unless, in the opinion of the Governor, Comptroller, and Treasurer, or a majority of said officers, such building, wing, or addition is reasonably necessary."

In my opinion, the General Assembly has the power to vote an appropriation for the erection of a building for the State without complying with the provisions of section 65. You will observe that section 65 is simply another attempt on the part of one legislature to bind a succeeding legislature concerning a matter in which the succeeding legislature cannot be bound. Of course, I do not express an opinion as to the wisdom of disregarding the provisions of section 65 in the case of the construction of a building belonging to the State. I advise you, however, that the General Assembly has the power to vote an appropriation and order a building constructed in such way as it shall determine regardless of the existence of the provisions of section 65.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

IN THE MATTER OF THE SOUTH NORWALK VETO.

Meaning of the word "days" in Section 12, Article Fourth of the Constitution, limiting the time during which the Governor may exercise the veto power; decisions of courts of last resort of other states on similar language; effect of long continued practice by the executive department, acquiesced in by the legislature, in construing the word to mean legislative days.

HARTFORD, April 21, 1903.

TO THE SENATE:

On April 17, 1903, I received from your Honorable Body Senate Resolution No. 71, of which the following is a copy:

STATE OF CONNECTICUT,
GENERAL ASSEMBLY,

JANUARY SESSION, A.D. 1903.

Resolved by the Senate:

The attorney-general is hereby requested to give his opinion in writing to the Senate, at his earliest convenience, as to whether under the following statement of facts there is now in legal existence a town of South Norwalk in this state.

House Joint Resolution No. 25, providing for the creation of a town to be known as the town of South Norwalk, passed both the House of Representatives and the Senate during the present session of the General Assembly, and being duly engrossed and attested was presented to the Governor on Wednesday, April 1st. Both houses of the General Assembly were in session on April 1st, 2d, 7th, and 8th. Neither house was in session on April 3d, 4th, 5th, or 6th. April 5th was Sunday.

On Wednesday, April 8th, the Governor returned said resolution to the House of Representatives, wherein it originated, with his objections, and on the same day said House proceeded to reconsider said resolution. Said objections were entered on the Journals of said House. After said reconsideration, viz., on Thursday, April 9th, said House determined by vote taken by yeas and nays that said resolution should not be passed.

The questions hereby presented to the attorney-general for his opinion are:

1. Was the action of the Governor in the return of said resolution to the House, as herein related, on April 8th, taken within the time limited in the Constitution?
2. Do the actions of the Governor and of the House of Representatives, taken as herein related, in any way affect the legal force and validity of House Joint Resolution No. 25, passed by both houses of the General Assembly, as herein related?

3. Is House Joint Resolution No. 25, under the facts herein related, now a law of this state?

Section 146 of the General Statutes provides that the Attorney-General "shall, when required by either branch of the General Assembly, give his opinion upon questions of law submitted to him by either of said branches. He may procure such assistance as he may require." In preparing an opinion in response to your resolution I procured the assistance of Hon. Dwight Loomis and Charles E. Gross, Esq., and they have stated to me that they concur in this opinion which I submit to you.

The answer to your three questions depends upon the meaning of Section 12, Article Fourth, of the Constitution of our State. So much of that section as is material to those questions I quote:

"Every bill which shall have passed both houses of the General Assembly shall be presented to the Governor. If he approves, he shall sign it and transmit it to the Secretary, but if not, he shall return it to the house in which it originated, with his objections, which shall be entered on the journals of the house, who shall proceed to reconsider the bill. If the bill shall not be returned by the Governor within three days, Sundays excepted, after it shall have been presented to him, the same shall be a law, in like manner as if he had signed it, unless the General Assembly, by their adjournment, prevents its return, in which case it shall not be a law."

It appears in your statement of facts that the bill in question, which in this case is a house joint resolution, was presented to the Governor on the first day of April. The current of authorities is substantially unvarying to the effect that the day of presentation, viz., the first day of April, must be excluded in the computation of the three days. In other words, the Governor was entitled to three full days beginning at midnight of April 1st in which to return the resolution. The statement of facts further shows that the resolution was returned by the Governor to the House on the 8th of April, and that this was the third day on which the Legislature was in *actual* session after the day of presentation. If the word "days" as used in

the Constitution means days on which the Legislature is in *actual* session, then in my opinion the return of the resolution on the 8th day of April was within the time limit fixed and the veto would be of full force and effect.

So the first debatable question seems to be this: Does the Constitution by the word "days" mean days on which the Legislature is in actual session or does it use the word in its natural and ordinary meaning?

Cooley's Constitutional Limitations, page 73, in the chapter entitled "Construction of State Constitutions" lays down this rule: "In interpreting clauses we must presume that words have been employed in their natural and ordinary meaning. As Marshall, C. J., says: The framers of the Constitution and the people who adopted it must be understood to have employed words in their natural sense, and to have intended what they said."

What then is the meaning of "day" in its natural and ordinary sense? Bouvier's dictionary, adopting Blackstone's definition, defines it as the space of time which elapses between two successive midnights. Our Supreme Court, in *Miner vs. Good-year Glove Mfg. Co.*, 62 Conn., 411, says: "In ordinary speech a day is that space of time in which the earth makes one revolution on its axis. . . . The civil day is from midnight to midnight." Endlich on Statutes, Section 534, says: "A day in common acceptation and ordinarily in a Constitution means a civil day of twenty-four hours, beginning and ending at midnight."

The justices of the Supreme Court of New Hampshire, in construing a section in the Constitution of that State almost identical with the section of our Constitution now under discussion, held that the word "day" meant a "civil day beginning and ending at midnight," and that the term "five days" did not mean five days on which the Legislature was in actual session, but did mean five ordinary, calendar, or civil days. Opinion of the Justices, 45 N. H., 607. On substantially the same question—the meaning of the word "days" in that clause of the Constitution of Illinois providing for a veto by the Governor—the Supreme Court of Illinois held that "days"

meant civil days as defined above. The court said: "It was, however, urged that the framers of the Constitution intended legislative and not natural days. . . . It is not so expressed and the language employed seems to be so plain and explicit that I am at a loss to perceive how it will bear construction. The framers of that instrument seem to have used every precaution and reasonable effort to avoid obscurity and as far as possible to avoid necessity for construction. This is manifested in this very section, where Sundays are in terms excluded, and yet in law they would generally be excluded, as they are not judicial days." . . . *People vs. Hatch*, 33 Ill., 137.

To the same effect are the decisions of the courts of last resort in other states on this precise meaning of the word day as affecting the time which a Governor may hold a bill.

Corwin vs. Comptroller, 6 S. C., 390.

Beaudeau vs. The City of Cape Girardeau, 71 Mo., 393.

Harpending vs. Haight, 39 Cal., 189.

State vs. Michel, 52 La Ann, 936 (49 L. R. A., 218).

Miller vs. Hurford, 11 Neb., 377.

In view of the above decisions and of the fact that I find no decisions to the contrary, I feel compelled to say that in my opinion the word "days" in Section 12, Article Fourth, of the Constitution means calendar or civil days and not days on which the Legislature is in actual session; and that the three days which the Governor had for the consideration of the resolution in question were the three calendar days beginning at midnight of the first of April, and included April 2d, 3d, and 4th.

I understand from your statement of facts that the House adjourned on April 2d until April 7th, and that the Senate voted a like adjournment. The next question is whether this was the adjournment of the General Assembly contemplated by the Constitution as preventing the return of the bill within three days to the house in which it originated. It is common knowledge that each branch of the General Assembly adjourns its own sittings from time to time during the session, but the

General Assembly itself very rarely adjourns except at the close of the session. All the authorities, without any deflection, so far as I have been able to examine them, have held that the term "adjournment" as used in the corresponding section of the Constitutions of other states means the final adjournment of the General Assembly. The New Hampshire case which I have above quoted in deciding this question says:

"The adjournment referred to in this provision of the Constitution is not, we think, the ordinary recess or adjournment from time to time during the continuance of the session, but the final adjournment at the close of the session. In fact this is the only adjournment, we think, which could prevent the return of the bill within the time limited. . . . Now, the bill must be returned to the house in which it originated, and if it should be held that it must be returned to that house while in session, an adjournment of that house over one day would prevent the return of the bill during that day as much as an adjournment of both houses would, and if it had been intended to provide against such an adjournment for a day . . . the constitutional provision should have been that the bill should be returned in five days to the house in which it originated unless that house shall prevent it by an adjournment. But no such provision is made."

To the same effect are the decisions in *Harpending vs. Haight*, *Corwin vs. Comptroller-General*, *Miller vs. Hurford*, and *State vs. Michel*, which I have cited above. I find no authority in conflict with these decisions.

Upon the question how the bill should be returned when the house in which it originated is not in session on the last day during which the Governor is authorized to hold the bill, the decisions of the courts are somewhat conflicting. In *Harpending vs. Haight*, referring to the return of the bill by the Governor when the house in which it originated is not in session, the court says: "It" [the return] "must be a step taken by which his own time for deliberation is ended and that for the deliberation of the Senate is begun; that the bill itself must be put beyond the executive possession; that it must be placed into the possession, actual or potential, of the Senate itself."

And the court there held that it was not necessary to return it to the house while in session. The Louisiana case above cited holds "that if the house in which the bill proposed to be vetoed originated should happen not to be in session when the Governor's message arrived, delivery of the bill, with the Governor's objections, to the presiding officer of the body, or to its clerk, would seem, according to the adjudicated cases, to suffice; and in case neither the presiding officer nor the clerk can be found, its deposit on the presiding officer's table or desk or in the office of the clerk would doubtless likewise suffice."

This is also the doctrine enunciated in New Hampshire and South Carolina in the cases which I have cited from those states. It is also apparently sustained in the Circuit Court of the United States, *U. S. vs. Allen*, 36 Fed. Rep., 174.

In the *People vs. Hatch*, 33 Ill., p. 135, the court lays down a different doctrine. It is there held "that unless the body was in session he would be unable to return the bill to it as required by this provision. If on the tenth day the members and officers were absent, the Governor would have until the first day of their next assembling to return the bill with his objections. To be required to act there must be an organized body in session, at the place holding its sessions."

Applying the decisions of the courts other than that of Illinois to the facts presented by you it would follow that the resolution should have been returned to the House by leaving it with some proper officer of the House, or on the Speaker's desk, or in some way that would have divested the Governor of the possession of the resolution on or before the 4th day of April. On the other hand, applying the Illinois decision to the facts presented, the resolution could not have been returned in the way above stated, but should have been returned at the assembling of the House on the 7th day of April.

The return of the resolution as appears from your statement of facts, having been made on the 8th day of April, would manifestly be outside the sanction of all the decisions; so it is perhaps unnecessary to consider which line of decisions on this point is correct in principle.

On your statement of facts and not considering the possible

existence of other facts not included therein, and because of the decisions of other states on questions and under conditions almost identical with those submitted by you, I am of the opinion that Joint Resolution No. 25 became a law before it was returned to the House on the 8th day of April, and that the return of the resolution on that day and the action of the House taken on its return in no way affected its validity.

It would, however, seem to be my duty to call your attention to one possible fact, which, if it exists, is of great importance, and to which your statement makes no reference. In the official record of the recent Constitutional Convention, Vol. 7, pages 2302-2309 inclusive, there are suggestions of a construction which in practice has been placed at times on Section 12, Article Fourth. It is not within your province, nor is it within mine, to determine the existence of the possible fact to which I refer; the courts alone are clothed with that authority. If, however, it is a fact that for a long period of time the executive department of this State has acted on a construction of the Constitution by which construction the Governor when exercising the veto power has held bills for three legislative days, and if during that long period of time the legislative department has acquiesced in such a construction, then the proposition that such actual construction might prevail as against a legal construction is supported by a practically unbroken array of authorities of which it is necessary to cite only a few.

In *Stuart vs. Laird*, 1 Cranch (U. S.), 299, it was held "that a practical construction placed upon a constitutional provision by the judiciary acting under it was a contemporary interpretation of the most forcible nature and conclusive of the legality of the practice."

In the *People vs. La Salle*, 100 Ill., 495, the court, quoting with approval the case just referred to, said:

"Of similar weight and dignity is the construction placed by the political department of the government upon constitutional provisions under which they are charged with acting."

Endlich on Interpretation of Statutes, Section 527.

Solomon vs. Commissioners, 41 Ga., 157.

Cooley's Constitutional Limitations (6 ed.), pages 81-86, and cases there cited.

The question in the first paragraph of your request for an opinion as to whether "there is now in legal existence a town of South Norwalk in this State" is answered by Section 8 of Joint Resolution No. 25, which provides that the resolution shall take effect on the first Monday of October, A.D. 1903.

It is true that the attorney-general has no power to declare what the law is. That attribute belongs to the courts. I can give you merely an opinion, which, at the best, is but an attempted forecast of what a court would probably declare the law to be on a given state of facts. The value of any opinion must depend not only on its embodying a correct statement of the law, but also on its being based on the same facts that are before the court when the court declares the law.

WILLIAM A. KING,
Attorney-General.

SENTENCE FOR OFFENSE COMMITTED PRIOR TO THE INDETERMINATE SENTENCE ACT.

A sentence to prison for an offense committed prior to the passage of the "Indeterminate Sentence Act" is subject to the laws in force at the date when the offense was committed.

HARTFORD, September 14, 1903.

HON. ALBERT GARVIN, Warden of the Connecticut State Prison.

My Dear Sir:—You submit to me the case of a prisoner sentenced to the State Prison on March 4, 1903, for the term of one year, for an offense committed June 16, 1898, and request me to advise you whether or not the provisions of section 3341 of the General Statutes, Revision of 1888, relating to deduction of time for good behavior, apply to this case.

In my opinion the provisions of the section referred to apply in every case where the offense was committed on or

before the 31st day of July, 1901. I, therefore, advise you that, in the case submitted by you, the prisoner is entitled to the deduction for good behavior under the conditions set forth in section 3341 of the Revision of 1888.

WILLIAM A. KING,
Attorney-General.

JUDICIAL SALARIES AND EXPENSES.

Chapter 163 of the Public Acts of 1903, fixing the salary of the judges of the Superior Court and of the Supreme Court as their "terms of office shall hereafter begin," does not conflict with article twenty-four of the Constitution forbidding the increase of the compensation of any public officer during his continuance in office.

Chapter 137 of the Acts of 1903, increasing the amount allowed the judges of said courts for expenses, is not in violation of article twenty-four of the Constitution.

HARTFORD, September 30, 1903.

HON. WILLIAM E. SEELFY, Comptroller.

My Dear Sir: — You submit to me two questions, of which this is the first:

"Does the statute fixing the salary of judges of the Superior Court at \$6,000 a year violate the provisions of Article 24 of Amendments to the Constitution?"

I quote the Article of the Constitution as well as the statute (Chapter 163 of the Public Acts of 1903), to which you refer:

Article Twenty-Four: "Neither the General Assembly, nor any County, City, Borough, Town or School District, shall have power to pay or grant any extra compensation to any public officer, employee, agent or servant, or increase the compensation of any public officer or employee, to take effect during the continuance in office of any person whose salary might be increased thereby, or increase the pay or compensation of any public contractor above the amount specified in the contract."

Chapter 163: "The chief justice of the Supreme Court of Errors, each associate justice of said court, and each judge of the Superior Court, as their respective terms of office shall hereafter begin, shall receive annual salaries as follows: The chief justice of the Supreme Court of Errors, six thousand five hundred dollars; each associate justice of said court and each judge of the Superior Court six thousand dollars."

1st. The act, in precise language, contemplates an increase applying only to future terms of office. It is difficult to see how Article Twenty-Four could be so construed as to extend its prohibition to a future term of office unless by reason of the words "continuance in office." The Supreme Court in *Smith vs. The City of Waterbury*, 54 Conn. 176, holds, however, that by the words "continuance in office" the Constitution means continuing in office under one appointment.

The decision cited would seem to determine the answer to your question so far as Article Twenty-Four is concerned.

The prohibition, if it extends to the subject matter you lay before me, applies only to terms of office which were actually existent at the time the Act took effect.

I advise you, therefore, that the act clearly avoids the prohibition which your question assumes to be embraced in Article Twenty-Four, and is not in conflict with that Article.

Your second question is this:

"If that amendment includes the constitutional officers of the State, whose offices, terms of office and mode of appointment are subject to legislative changes, does the Act increasing the allowance for expenses of the judges of the Superior Court violate its provisions?"

The act to which this inquiry relates is Chapter 137 of the Public Acts of 1903. This is the fourth act, in point of time, on this subject. The following is so much of these Acts as is material, and the order in which they were passed:

Chapter 114 of the Acts of 1881, Section 2:

"Each judge of the Supreme Court of Errors and of the Superior Court thereafter appointed, when holding a regular or special term of said court, shall be allowed his necessary expenses therefor, to be paid to him by the Sheriff of the county

in which he shall act, and taxed in the bills of said court, but no such judge shall receive for such expenses in the aggregate more than five hundred dollars a year."

Chapter 78 of the Acts of 1883:

"Each judge of the Supreme Court of Errors and of the Superior Court, who is or may be entitled to receive his necessary expenses while engaged in official duty, shall be allowed for such expenses not exceeding five hundred dollars per annum, to be paid quarterly by the Treasurer upon the audit of the Comptroller, and as part of the expenses so to be paid, the judges of the Supreme Court of Errors hereafter appointed shall be allowed their necessary expenses while attending their meetings for official purposes."

Chapter 29 of the Acts of 1893, Section 1:

"There shall be allowed the chief justice of the Supreme Court of Errors, and each judge of the Supreme and Superior Courts, for their necessary expenses while engaged in official duty, the sum of one thousand dollars annually, to be paid quarterly by the Treasurer."

Chapter 137 of the Acts of 1903:

"There shall be allowed to the chief justice of the Supreme Court of Errors, to each associate justice of said court, and to each judge of the Superior Court, the sum of five hundred dollars per annum, to be paid quarterly, for their necessary expenses, in addition to the sum now allowed by law for such purpose; said allowance to take effect from and after the passage of this Act."

You will thus see that the Acts of 1881 and 1883 excluded from their operation a judge who was serving a term of office to which he had been appointed prior to the passage of the Act of 1881.

The Acts of 1893 and 1903 make no such discrimination; they apply to all the judges irrespective of the date of appointment or the beginning of the term of office, and include those in office at the date when the respective Acts take effect.

The distinction between these two earlier and two later Acts is striking. The earlier Acts strongly indicate that the General Assembly considered Article Twenty-Four of the

Constitution as prohibiting an allowance for expenses to take effect during an existing term of office. The later Acts just as strongly indicate that the General Assembly construed the amendment as permitting such allowance to be made.

The last two acts seem to be based on two propositions:

(1) That the terms "salary" and "compensation" as used in Article Twenty-Four of the Constitution do not include an allowance for expenses.

(2) That in authorizing this allowance the General Assembly is not limited to the adoption of a mode of procedure by which the actual expenses of each judge should be ascertained.

As to the correctness of the first of these two propositions the authorities are not numerous, and in only a few cases are they applicable.

Throop on Public Officers, Section 466, says that a Constitutional provision against increasing or diminishing the salaries of particular officers does not "prevent an allowance for expenses."

Sniffen vs. New York, 4 Sand., 196, holds:

"But the term 'salary' of itself imports a compensation for personal services, and not the repayment of moneys expended in the discharge of the duties of the office."

To the same effect is the decision of the California Supreme Court in *Kirkwood vs. Soto*, 87 Cal., 394, where it is held that an Article of the Constitution forbidding the compensation of any officer being increased during his term of office applies to the compensation for services to be rendered, and does not forbid an allowance for the incidental expenses of the office.

I entertain little if any doubt that the first proposition, embodied in the Acts of 1893 and 1903, is correct.

The second proposition may be subject to the possible criticism that, to the extent that the allowance for expenses exceeds the actual expenses, it is an increase of salary or compensation. It is hardly necessary to elaborate arguments against this criticism. It would not seem reasonable, however, that the validity of the act should depend on whether

in each case the amount of the allowance was actually expended. While, if this were the test, I do not say that in one case the act might be invalid and in another perfectly valid, yet it is apparent that the facts on which the criticism is based might be present in one case and totally and properly absent in another. Illustrations will readily suggest themselves which would, I think, show the somewhat uncertain, if not absurd, nature of such a test.

In my opinion the real test of the proposition is this: Is the act reasonable as to the amount, and is its object what it purports to be and not a guise under which salary or compensation is increased? The General Assembly by passing the act declared the amount reasonable, and only so far as the constitutionality of the act is concerned is this question reviewable. If, in that aspect, it is my duty to pass on the reasonableness of the amount, then in my opinion the Act is reasonable as to the amount, and fairly and reasonably adapted to the object which it purports to attain.

That the object of the act is what it purports, — to provide for expenses and not to make an indirect increase of salary or compensation, — is clearly shown by the action of the General Assembly in passing chapter 137 of the Acts of 1903, quoted in the opinion in response to your first question. The General Assembly there felt free to increase the salary by the addition of \$2,000 to take effect at the beginning of each new term of office. The allowance for expenses, however, whether the salary is \$6,000, or \$4,000, remains the same, \$1,500. This would seem to be conclusive that the General Assembly considered \$1,500 a proper and reasonable sum for expenses, even if the salary was fixed at \$6,000.

In considering this entire matter one cannot forget the general rule applicable. This rule is stated by Judge Ellsworth in *Hartford Bridge Co. vs. Union Ferry Co.*, 29 Conn., 210, in these words:

“It is, however, a well settled principle of judicial construction, that before an act of the legislature ought to be declared unconstitutional, its repugnance to the provisions or necessary implications of the Constitution should be manifest, and free from all reasonable doubt.”

In my opinion the Act increasing the allowance for expenses of the judges does not conflict with the Constitutional amendment to which you refer.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

SAVINGS BANK INVESTMENTS.

By the provisions of Chapter 147, of the Public Acts of 1903, the so-called St. Louis terminal bonds became a legal investment for Connecticut savings banks.

HARTFORD, October 26, 1903.

HON. CHARLES H. NOBLE and HON. GEORGE F. KENDALL,
Bank Commissioners.

Gentlemen:—Chapter 147 of the Public Acts of 1903 amends Section 3428 of the General Statutes by inserting in the list of legal investments for savings banks the following bonds: "Terminal Railroad Association of St. Louis general mortgage refunding four per centum sinking fund gold bonds of 1953, and in the mortgage bonds heretofore issued, which said general mortgage bonds are to retire at maturity; St. Louis, Iron Mountain & Southern Railroad Company, River and Gulf Division, first mortgage four per centum bonds, due May 1, 1933; Buffalo & Susquehanna Railroad Company first mortgage four per centum gold bonds, due in 1951; and the general or consolidated mortgage bonds of the Louisville & Nashville Railroad Company."

As a result of your investigations I understand that you are satisfied that the last three bonds above named are legal investments, and that the request for my opinion includes only the terminal bonds.

The act in question is somewhat lengthy. It is the result of an act originally well defined in purpose, amended so repeatedly and diversely that its present meaning has become to some extent a matter of considerable doubt. That portion of the act from which the uncertainty arises as to the terminal

bonds appears on its last page, after the names of all bonds and railroad corporations, and reads as follows:

"No bond of any railroad corporation named in this section shall be a legal investment for a savings bank when such corporation, or the system of which it is a part, shall fail to pay dividends on all of its capital stock."

As there are other restrictions or qualifications scattered through the act, I will, for purposes of convenience, refer to that which I have quoted as "Restriction A." Whether "Restriction A" is a general restriction, applying to the bonds of every railroad corporation named in the act, becomes a material question. On its face, it is true, the restriction appears to be general. An analysis of the act, however, strongly indicates that it is not a general restriction, and neither applies nor was intended to apply, as a qualification preceding admission, to the bonds of every railroad corporation named in the act.

There are four or five classes of bonds set forth in the act. One class, for example, is made a legal investment "provided" (among other qualifications) "that in every case such company shall have paid each year for a period of not less than five years next previous to such investment . . . dividends of not less than four per cent. per annum upon its entire capital stock outstanding."

Now, argument seems hardly necessary to show that "Restriction A" does not necessarily or even naturally apply as a qualification for admission to that class of bonds, because (1) the dividend-payment qualification has been already affixed to those bonds, and (2) such dividend qualification has been fixed at four per cent. per annum, while "Restriction A" has no limit on the per cent. that is to be paid.

There is at least one other class of bonds set forth in the act which, it is demonstrably clear, is unaffected by it, as a qualification for admission.

If, then, "Restriction A" is not general, and does not apply as a qualification preceding admission to every bond in the act, to what bonds, if any, does it apply as such qualification? And

if it does not apply at all as a qualification preceding admission, what is its probable object and meaning?

"Restriction A" was made part of the statute in 1901. At the same session the legislature amended the statute by authorizing investments in what is termed "securities." It was a new word, so far as this statute is concerned, and, under this heading, the legislature admitted as legal investments specific issues of bonds of certain railroad corporations. Hitherto the bonds admitted had not been specifically described as to the particular issue, the date of maturity, and the interest bearing rate. These "securities," however, were all thus minutely described. For instance, the first bond named in this class was thus described: "Central Railroad Company of New Jersey, general mortgage five per centum gold bonds, due July 1, 1987." In other words, the legislature, under the term "securities," made a selection of particular issues of bonds instead of a selection of the bonds of particular railroads or groups of railroads; and this legislative selection seems to have been based on the real or apparent strength of the particular issue of bonds, rather than on the general financial strength of the corporations issuing the bonds as measured by some of the standards appearing in the act relative to some classes of bonds previously admitted. Thus the five year four per cent. dividend record, as a qualification preceding admission, was wholly discarded, so far as these "securities" were concerned; so also the qualification that the capital stock must be equal to at least one-third of the total mortgage indebtedness of the corporation was thrown aside. In short, these bonds denominated "securities" were confessedly admitted as legal investments, and to continue as legal investments, subject only to the limitations embodied in "Restriction A."

As a fact, however, and it seems to me a very important fact, every one of these "securities" so admitted was issued by a corporation that was paying dividends on all its capital stock at the time when the "securities" were admitted.

Now, bearing in mind that "Restriction A" was enacted as

part of this statute at the time these "securities" were admitted, that the "securities" were those of corporations all at that time paying dividends at varying rates, that the "securities" were confessedly without restriction or qualification of any kind except so far as imposed by "Restriction A," and the probable and natural meaning, purpose, and object, of that restriction becomes comparatively clear. "Restriction A" says that "no bond of any railroad corporation named in this act shall be a legal investment . . . *when* such corporation shall fail to pay dividends" This, it seems to me, is not necessarily a qualification *preceding* admission; it is rather a limitation on bonds already admitted, determining when the privileges arising from admission shall cease.

Every corporation issuing these "securities" being a dividend payer at the time the "securities" were admitted, there could be no reason or necessity for inserting "Restriction A" *as a qualification preceding admission*. This is especially significant when you remember that the "securities" were admitted and "Restriction A" enacted at practically the same time. In my opinion "Restriction A," when enacted, in 1901, meant that the corporations hitherto admitted must keep up to the dividend paying capacity and performance existing at the date of admission, or their bonds which had been admitted would cease to be a legal investment. The restriction operated in the future, after the bonds had been admitted. Its purpose was to *serve as a test of removal from the list of those admitted,—not as a qualification preceding admission*. The words "shall fail to pay dividends" are equivalent to "shall discontinue, or cease to pay, dividends." In the case of bonds admitted as the "securities" were admitted, without the safeguards thrown around some of the earlier bonds, this construction of "Restriction A" would seem natural and reasonable. So construed it would mean exactly this: Corporations which are not subject to the special dividend paying qualification for admission (as, for instance, the five year four per cent. qualification), whose bonds were admitted when the corporation was *in fact* paying dividends, must continue up to the standard on which they were admitted; if they "shall fail"

to keep up to that standard, "Restriction A" operates and removes from the list the bonds of such corporation so failing.

Until the session of 1903 no bond of any railroad corporation had been inserted in the list of legal investments unless, (1) the corporation had qualified prior to admission under specified dividend tests set forth in the act, or, (2) unless the corporation, although not qualifying under specific tests as to dividends, was, *as a fact*, a dividend payer at the time of admission. "Restriction A," construed as above, would clearly apply to the latter class of corporations; whether it applies to the former class is not material, for their own specific dividend tests would render "Restriction A" unnecessary.

In 1903 the legislature added the bonds of the Terminal Railroad Association of St. Louis to the class known as "securities." This corporation was not a dividend payer, never had been, and there is no evidence that it ever will be. It becomes important to discover the intent of the legislature in inserting the terminal bonds in the list of legal investments. Was it intended that these bonds should become an investment without limitation, or was it intended that they should be subject, in some way, to the limitations set forth in "Restriction A," which was left in the act?

In construing an act to determine the intent, the question always is, what is the meaning of what the legislature has said, and not what did the legislature actually mean to say? In determining this intent, however, the general object of the statute, its "history and progress," and the nature of the subject-matter with which it deals, are legitimate and competent evidence.

Thus, in determining the intent in this act, one may properly consider the general object of the act, its history, and its subject-matter, including the nature of the terminal association and its bonds.

The mortgage securing the bonds and the guaranty agreements with the fourteen proprietary corporations comprise hundreds of printed pages, and it is possible to give only a brief summary of their import.

The terminal association is the product of the merger of

two corporations. It is, in my opinion, a railroad corporation, although, as its name indicates, it owns very extensive terminal properties and facilities, far in excess of what its own railway business requires. Its issued capital stock is somewhat less than \$1,500,000, which is owned in equal shares by fourteen railway companies, including the Missouri Pacific, Illinois Central, Burlington & Quincy, Louisville & Nashville, and others.

Under a guaranty agreement between these fourteen companies so holding the stock, the terminal association, and the trustees, each of these companies binds itself forever to make use of the properties of the terminal association for all passenger and freight traffic within its control through, to, and from St. Louis, and destined to cross the Mississippi at St. Louis; and further agrees that the tariff rates of the terminal association shall be so fixed by it as to insure the production at all times of sufficient revenue to enable it to meet and discharge the interest on all its bonds, debt, rentals, sinking fund installments, taxes, and all expenses of every nature incurred in the maintenance, operation, and renewal of its system and properties. Under this agreement each of the proprietary companies, also to the extent of its proportionate interest (one-fourteenth (in the terminal association, guarantees the payment of all interest on the terminal bonds, and the payment of the installments of the sinking fund.

Now, bearing in mind that the terminal association never has paid dividends on its stock, there is surely nothing in the nature of the corporation or its bonds, as above outlined, that would indicate that it was to become a dividend payer. The fourteen holding companies practically fix the charges against themselves for using the terminal facilities; if dividends were paid, out of the revenue thus determined, they would go back to the companies from whose treasuries they had come in the shape of charges. Moreover, it is a presumption of law that a condition once shown to exist continues to exist until evidence to the contrary appears. I think it is clear, from this legitimate evidence, that the law-making power, when inserting the terminal bonds, considered, and will, by the law, be pre-

sumed to have considered, the terminal association as a non-dividend paying railroad corporation. If the legislature in voting to insert the bonds in the list, and the executive in approving the act, did so consider it, why did they insert the bonds in the list at all unless they intended to make them a legal investment, irrespective of any question as to dividend payments?

The law presumes that the law-making power knew the nature of the terminal association, the way in which its stock was held, the sources of its income, and the fact that it was a non-dividend paying corporation; and it is difficult to imagine what the law-making power could have intended by naming the terminal bonds in the list, other than to make the bonds of a non-dividend paying corporation a legal investment. If this was not intended why were the bonds named at all? They were engaged in naming bonds that were to be legal investments, — not in naming bonds which were not to be legal investments.

The fact is probably nowhere doubted that the legislature intended to make the terminal bonds a legal investment irrespective of any dividend restriction. It did not seem to me, however, to be legally permissible to find that intent other than from the legitimate sources which have been above indicated. From these sources of legal evidence of the intent, — the general object of the act, its subject matter, and the nature of the bonds, — I am satisfied that the law-making power intended to admit the terminal bonds without reference to any dividend qualification or restriction whatsoever. As previous legislatures had, in relation to certain bonds, discarded qualifications previously thought necessary, so the legislature of 1903 discarded the dividend paying capacity so far as it related to the terminal bonds. Whether the guaranty contract connected with the terminal bonds equals the previous dividend paying restriction as a safeguard, or test of excellence in a bond, may be a matter of opinion. The legislature, however, by its decision, has closed that discussion, so far as the terminal bonds are concerned.

Does "Restriction A," against the expressed intent of the

legislature, exclude the terminal bonds? Construed as I have above construed it, — as not a qualification for admission at all, but purely a restriction intended to remove from the list of investments bonds of corporations *admitted as dividend payers*, but subsequently failing to keep up to that standard, — so construed, it would not exclude the terminal bonds. If, on the other hand, "Restriction A" means that the bonds of no non-dividend paying corporation shall be an investment, and if that is the only construction that can be fairly and reasonably given to it, then it would exclude the terminal bonds. To me it seems, irrespective of the result, in view of the history and analysis of the act, that the former is the natural and true construction of "Restriction A." In construing an act, however, if two constructions are fairly and reasonably possible, we ought to look at the results arising from each. The one construction of "Restriction A" effectuates the intent of the legislature. It gives force to all parts of the act. The other construction defeats the undoubted intent of the legislature. It does more than that. It reduces the legislation concerning the terminal bonds to an absurdity. On one page the bonds are admitted, on the next page, while possessing every attribute with which they were endowed when admitted, they would be excluded. Such incongruous results, ought not to be imputed to the language of the act if they can be fairly and reasonably avoided.

Let me quote the language of our Supreme Court in passing on questions analogous to this:

In *Brown's Appeal*, 72 Conn., 150, the court, in deciding against an alleged literal construction of a statute, says:

"Such a construction leads to results absurd and impracticable, which the legislature could not have intended. This of itself is sufficient to mark the construction as wrong. The letter of a statute cannot prevail against the plainly indicated intent of the legislature. *Bridgeport v.s. Hubbell*, 5 Conn., 237, 243; *Richmondville Mfg. Co. v.s. Prall*, 9 id., 487, 495; *Rawson v.s. The State*, 19 id., 292, 299."

State v.s. Travelers Ins. Co., 73 Conn., 277:

"When occasion demands, the court cannot shrink from its duty in discovering the real purpose of any legislation."

Rawson *vs.* The State, 19 Conn., 299:

"All statutes, whether remedial or penal, should be construed according to the apparent intention of the legislature, to be gathered from the language used, connected with the subject of legislation, and so that the entire language shall have effect, if it can, without defeating the obvious design and purpose of the law. And in doing this, the application of common sense to the language is not to be excluded."

Andrews *vs.* R. R. Co., 60 Conn., 297:

"The purpose of the statute ought not to be sacrificed to its letter."

Miles *vs.* Strong, 68 Conn., 287:

"It is a safe and wholesome rule, that where an act of the legislature admits of two constructions, one valid and the other invalid, courts should adopt the former and uphold the statute, if it may be done by any reasonable interpretation, though it may not be the most obvious."

Camp *vs.* Rogers, 44 Conn., 298:

"If, upon the construction we have been considering, the law in question would be void, or even of doubtful validity, it is our duty to find, if we are able, some other construction that will relieve it of this difficulty. If a law can be upheld by a reasonable construction it ought to be done . . . It is a rule of very frequent application that courts will be astute in giving a construction to a statute that shall save it from invalidity."

I advise you, that, in my opinion, the terminal bonds are made a legal investment for savings banks by the provisions of Chapter 147 of the Public Acts of 1903.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

STATE BOARD OF AGRICULTURE.

Circumstances and conditions under which the State Board of Agriculture may withhold certificate entitling agricultural societies to money from the State.

HARTFORD, November 13, 1903.

HON. JAMES F. BROWN, Secretary State Board of Agriculture, North Stonington, Conn.:

My Dear Sir:— I am in receipt of the following communication from you:

NORTH STONINGTON, Nov. 5, 1903.

HON. WM. A. KING,

Attorney-General,

Willimantic, Conn.

DEAR SIR:—

At a meeting of this board, Nov. 4th, the secretary was directed to obtain the opinion of the attorney-general as to the powers of this board by its secretary, under the provisions of Sec. 4400, Gen. Statutes, Rev. of 1902, to withhold the certificate on which the comptroller's order is drawn on the treasurer, for the alleged reason that the provisions of Sec. 4401 have not been complied with. In other words, can the secretary of this board question the returns of an agricultural society, made by its president, secretary, and treasurer, in compliance with Sec. 4400 above referred to, on the complaint of any one that Sec. 4401 has been violated?

Very respectfully,

JAMES F. BROWN, *Secy.*

Section 4400 provides in substance that a statement of the amount of premiums, and the object for which they have been paid, sworn to by the president, secretary, and treasurer of an agricultural society, shall be forwarded to the secretary of the State Board of Agriculture. The secretary of said board "shall thereupon certify to the Comptroller the amount to which each society is entitled, and proper orders on the State Treasurer shall be drawn for payment of the same."

I quote sections 4401 and 4402:

Section 4401: "No part of any building or grounds within the enclosure in which is held a fair of any incorporated agricultural society shall be leased for the sale of spirit-

uous or intoxicating liquors, the running of wheel-pools, so called, or the unlawful practice of any games of chance, nor shall any right or privilege be granted to any person to carry on such sale or games within such inclosure during the continuance of such fair."

Section 4402: "No such society shall be entitled to its usual appropriation from the State treasury unless the president, secretary, and treasurer thereof shall make oath in its annual statement to the secretary of the State Board of Agriculture that the provisions of section 4401 have not been violated with their knowledge and consent."

The obvious purpose of the last section is to withhold the State's money from an agricultural society which has violated any provision of section 4401, with the knowledge and consent of the president, secretary, or treasurer.

It is the duty of the secretary of the State Board of Agriculture to certify to the Comptroller, in accordance with Section 4400, when the statement embodying the oath as set forth in section 4402 has been filed with him; unless he is satisfied by competent and sufficient evidence that the sworn statement is untrue, — that is, that there has been a violation of the provisions of section 4401 with the knowledge and consent of one of the three officers named.

That he is satisfied by such evidence, as I have indicated, that section 4401 has been violated, is not enough to justify him in withholding the certificate. He must also be satisfied that such violation occurred with the knowledge and consent of either the president, the treasurer, or the secretary. The sworn statement referred to in section 4402 carries with it the presumption that it is true, and he ought to accept such sworn statement and give the certificate, unless he is convinced that the sworn statement is untrue. If, however, the secretary of the board is so convinced by the evidence, I advise you that, in my opinion, it would be his duty to withhold the certificate.

It is not feasible to lay down a general rule by which in each case you could safely determine what constitutes competent and sufficient evidence. If there is a case in which evidence has been submitted to you proving, or tending to

prove, to your satisfaction that, on the construction of the law as above stated, you ought not to issue a certificate, it would be the duty of the Attorney-General, if you so desire, to consider the evidence with you, and, if you wish, to advise with you in relation thereto.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

POWERS OF BOARD OF PAROLE.

Until the expiration of the maximum term of a sentence the board of parole may issue its order for the return of a prisoner who has violated his parole.

HARTFORD, January 15, 1904.

HON. THOMAS D. WELLS, Secretary of the Board of Parole,
Hartford, Conn.:—

My Dear Sir:—I have before me your communication of January 9th reading as follows:

"On October 15, 1901, Philip Heitchman was sentenced to State Prison from Windham County for a term of from one to three years. On July 7, 1903, he was conditionally released on parole. Last week he was arrested at Attleboro, Mass., charged with committing an offense in that place on November 29th last, and he is now in a Massachusetts jail awaiting trial. If he is kept in Massachusetts until after the expiration of the three year period of his maximum term of imprisonment in Connecticut has expired, can the time between the violation of his parole and his reimprisonment in this State be deducted from his term of imprisonment, or does the authority which the Board of Parole has over him lapse on October 15, 1904, the calendar date of the termination of his maximum sentence?"

I advise you, that, in my opinion, the power of the Board of Parole to make the order or request for the return of Heitchman will expire at the termination of the maximum term of imprisonment to which he was sentenced. If, however, the Board of Parole, before the termination of such maximum sentence, issues its request or order for his return, he may be retaken and returned on that order so issued, al-

though such retaking and return is not effectuated until after the date of the expiration of his maximum sentence.

Assuming, for instance, that the order for his return was issued on January 15, 1904, and the paroled prisoner was not returned until after October 15, 1904 (the date of the expiration of his maximum sentence), he would then, under the statute, be obliged to serve nine months after he was returned, although that return was subsequent to the expiration of his maximum term of imprisonment.

The period of time equal to the unexpired term of his sentence, at the date of the request or order for his return, constitutes the period that he would have to serve when returned, even though such return takes place after the expiration of his maximum sentence. This, of course, implies that the board may make the order or request for his return at any time before the expiration of that maximum sentence, but not after such maximum term has expired.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

LIFE INSURANCE.

The assumption by one life insurance company of the risks of another does not constitute reinsurance, within the meaning of our statutes.

HARTFORD, January 28, 1904.

HON. THERON UPSON, Insurance Commissioner, Hartford,
Conn.

My Dear Sir:— Your communication relative to the Hartford Life Insurance Company and its proposed action is before me, together with that of Mr. Sperry to you.

Section 3557 of the General Statutes forbids an insurance company incorporated by or organized under the laws of this State, to consolidate or amalgamate with any other company, reinsure its risks, or any part thereof, with any other company, or assume or reinsure the whole or any portion of the risks of any other company except as provided in section 3558.

The proposed action of the Hartford Life Insurance Company with the Metropolitan Life Insurance Company does not, if effectuated, constitute consolidation, amalgamation, or reinsurance of risks or any part thereof. The term reinsurance has a well settled meaning. Bouvier's Law Dictionary defines reinsurance as follows:

"Insurance effected by an underwriter upon a subject against certain risks, with another underwriter, on the same subject, against all or a part of the same risks, not exceeding the same amount. In the original insurance, he is the insurer; in the second, the assured. His object in reinsurance is to protect himself against the risks which he has assumed. There is no privity of contract between the original assured and the reinsurer, and the reinsurer is under no liability to such original assured. 3 Kent. 227; 1 Phill. Ins. Sec. 78 a, 404; 20 Barb. 468, 23 Pa. 250; 9 Ind. 443; 13 La Ann. 246. See Beach, Ins. 1283; Pars. Mari. Ins. 301."

The proposed contract of assumption to be entered into between the Metropolitan Life Insurance Company and the present holders of policies in the Hartford Life Insurance Company, as set forth in Mr. Sperry's communication, reads as follows:

"The Metropolitan Life Insurance Company hereby assumes this policy as its own, provided the same is in force by its terms and agrees with the owner thereof to perform the same in place of the Hartford Life Insurance Company, and the owner of this policy hereby agrees to accept the Metropolitan Life Insurance Company as a party to this policy in place and release of the Hartford Life Insurance Company, and to pay all premiums to the Metropolitan Life Insurance Company. This contract is placed upon this policy by agreement of the owner thereof."

You will see that this is not reinsurance of the risks of the Hartford Company by the Metropolitan Company, within the meaning of the term reinsurance as used in the statute. There is nothing in section 3557 to prohibit the assumption of risks by a life insurance company, unless the company so assuming has been incorporated by or organized under the

laws of this State. The Metropolitan Life Insurance Company was not organized by or under the laws of this State.

In 1893 the Metropolitan Life Insurance Company assumed the policies of the People's Industrial Insurance Company of Norwich, under an agreement with the policy-holders of the latter company,—substantially that proposed in the present case. (See Annual Report of the Insurance Commissioner for 1893, Part II, Page xxiv).

I advise you, that, in my opinion, the proposed action of the Metropolitan Life Insurance Company in assuming the policies in the way above set forth, is not in conflict with the provisions of sections 3557 and 3558, and that you have no duty in the premises.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

PUBLIC SCHOOLS.

The statute providing that public schools shall be maintained "thirty-six weeks in each year" excludes holidays falling within a school week.

HARTFORD, February 18, 1904.

HON. W. E. SEELEY, Comptroller, Hartford, Conn.

My Dear Sir:—I have before me the following communication from you dated February 16, 1904:

"Section 2130 of the General Statutes prescribes that 'public schools shall be maintained for at least thirty-six weeks in each year in every town and school district. No town shall receive any money from the State treasury for any district unless the school therein has been kept during the time herein required.'

"As payment devolves upon the Comptroller, a construction has recently been requested from this department.

"I therefore inquire from you how many days constitute a week under this statute, and whether such days as are designated as legal holidays by Section 4364 can be deducted from the same, also such days as are allowed by custom for teachers to visit other schools?"

I advise you, that, in my opinion, the term "thirty-six weeks" used in the statute means thirty-six weeks of five

days each, less such deductions as should be made. Thirty-six school weeks do not necessarily include one hundred and eighty days on which the school must be kept open. Thus the school week commencing February 22, 1904 (a legal holiday), will consist of only four days. The requirement of the statute is fulfilled when the school is taught for thirty-six weeks of five days each, less such days as should be deducted therefrom, including in such deduction legal holidays occurring within the school week.

In reply to your second question as to whether days should be deducted which are allowed by custom for the visitation of other schools: If such custom exists, and is sanctioned by the authorities having control and supervision of the school, then such days should be deducted from the thirty-six weeks of five days each.

You will not understand that the above instances include all the deductions which may be legally made. Conditions may exist which would justify the deduction of other days. The language of the Supreme Court of Michigan on a different but somewhat analogous question, (*School District vs. Gage*, 39 Mich., 484), expresses the law as applicable to this subject:

"In regard to deductions for holidays we are of the opinion that school management should always conform to those decent usages which recognize the propriety of omitting to hold public exercises on recognized holidays; and that it is not lawful to impose forfeitures or deductions for such proper suspension of labor. Schools should conform to what may fairly be expected of all institutions in civilized communities. All contracts for teaching during periods mentioned must be construed, of necessity, as subject to such days of vacation, and public policy as well as usage requires that there should be no penalty laid upon such observances."

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

CORPORATION ORGANIZED IN CONNECTION
WITH A ROMAN CATHOLIC CHURCH.

In order to exercise the powers conferred by law on a corporation organized in connection with a Roman Catholic church or congregation, the certificate of organization must be signed by the bishop, the vicar-general, the pastor, and two laymen, as required by Chapter 117 of the Public Acts of 1903.

HARTFORD, May 20, 1904.

HON. CHARLES G. R. VINAL, Secretary of State.

Dear Sir:—In re "Articles of Association of St. Joseph's Polish Roman Catholic Congregation of Norwich, Conn."

Complying with your request for a written opinion as to whether the above named Articles of Association are in conformity with law I submit the following:

The Articles of Association in question provide for the formation of a religious society to be known as "St. Joseph's Polish Roman Catholic Congregation of Norwich, Conn," whose members shall consist of Roman Catholics and such as shall be hereafter admitted "according to the rules and usages of the Roman Catholic Church and the laws of this State."

The objects of the corporation are not set forth in the Articles, except as they may be inferred. Article VII. provides that the auditors to be appointed shall "control all property, real and personal, of said corporation"; Article XII. that "all moneys collected or received shall be deposited . . . to the credit" of the corporation, while Articles XIV. and XV. are as follows:

"Art. XIV. When ready for the appointment of a Pastor Priest, the Roman Catholic Bishop of the diocese of Hartford shall be informed of the fact and that the members of said congregation are all of Polish nationality, and he shall be respectfully requested and urged to appoint over them a pastor of their own nationality, and said pastor, by virtue of his appointment and without further action of the congregation, shall become and remain, so long as his pastorate continues, a member of the financial and managing commit-

tees of the congregation, with all the rights and privileges pertaining thereto.

"Art. XV. When the congregation shall become free from debt, it shall then be governed by eight directors, composed of members of the congregation and elected annually at its regular annual meetings."

As I understand these Articles of Association they constitute an attempt to form a corporation in connection with a Roman Catholic Church for religious purposes in accordance with the doctrines, rules, and usages of that Church; and the corporation so formed is to hold and control the property, real and personal, that it may in any way acquire for those purposes. The formation of the society is evidently based on section 3939 of the General Statutes, which provides that Christians of any denomination may unite to form religious societies, and when so formed for purposes of public religious worship may hold property, etc., after properly filing copies of their Articles of Association as prescribed in section 3940.

The Articles of Association are approved, adopted, and signed by twenty-five members of the said St. Joseph's Polish Roman Catholic Congregation, but are not signed by the Bishop and the Vicar-General of the diocese of Hartford, and the pastor, as provided in section 3989 of the General Statutes as amended by Chapter 117 of the Public Acts of 1903, relating to the formation of a corporation in connection with the Roman Catholic Church.

If there were no statutes other than sections 3939 and 3940 providing for the formation of religious societies, there would be little, if any, doubt that the Articles of Association before me complied with the law. Special provision, however, for the formation of corporations in connection with the Roman Catholic Church is made by sections 3989, 3990, and 3991 as follows:

"Section 3989 (as amended by Ch. 117 of the Public Acts of 1903): A corporation may be organized in connection with any Roman Catholic Church or congregation in this State, by filing in the office of the Secretary of State a certifi-

cate signed by the Bishop and the Vicar-General of the diocese of Hartford and the pastor and two laymen belonging to such congregation, stating that they have so organized for the purposes hereinafter mentioned. Such Bishop, Vicar-General, and pastor of such congregation shall be members, *ex officio*, of such corporation, and upon their death, resignation, removal or preferment, their successors in office shall become such members in their stead. The two lay members shall be appointed annually, in writing, during the month of January from the lay members of the congregation by a majority of the *ex officio* members of the corporation, and three members of the corporation, of whom one shall be a layman, shall constitute a quorum for the transaction of business.

"Sec. 3990. Such corporation may receive and hold all property conveyed to it for the purpose of maintaining religious worship according to the doctrine, discipline, and ritual of the Roman Catholic Church, and for the support of the educational or charitable institutions of that church; *provided* that no one incorporated church or congregation shall at any time possess an amount of property, excepting church buildings, parsonages, schoolhouses, asylums, and cemeteries, the annual income from which shall exceed three thousand dollars.

"Sec. 3991. Such corporation shall at all times be subject to the general laws and discipline of the Roman Catholic Church, and shall receive and enjoy its franchises as a body politic, solely for the purposes mentioned in Section 3990; and upon the violation or surrender of its charter, its property, real and personal, shall vest in the Bishop of the diocese and his successors, in trust for such congregation, and for the use and purposes above named."

Our Supreme Court in the case *State ex rel Barry vs. Getty*, 69 Conn., 286, in discussing sections 3989 and 3990 says:

"The law for the Roman Catholics provides merely for corporations to hold the legal title to the property they may receive for the purposes named in the statute. . . . Prior to 1866, when the law was passed, property appropriated to

the uses of the Roman Catholic Church was held in trust by the Bishop, personally; the practical effect of the law is to enable the Bishop to hold the property as a corporation. A careful examination of the sections cited, shows that while there are local corporations connected with local churches or congregations, nevertheless each corporation consists of five members, of whom the Bishop, his Vicar-General, and pastor must form a majority; and section 2094 (now section 3991) provides that whenever the local corporation sees fit to surrender its charter, all the property vests in the Bishop and his successors as a corporation sole."

If the association was formed under the Articles which are before me it would be to all intents and purposes a Roman Catholic Association or Congregation, except so far as holding and controlling its property was concerned. I do not think that it is the intent of the statutes to permit that property to be held other than in the way set forth in sections 3989 and 3990; that is, by a corporation among the members of which shall be the Bishop, Vicar-General, and Pastor.

I therefore advise you that, in my opinion, the Articles of Association in question are not formed in compliance with the provisions of the statutes relative to such associations or corporations.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

RESERVE FUND OF SURETY COMPANIES.

The "maximum liability" referred to in the statute, on which the reserve fund is to be computed, is the maximum amount, under the terms of the contract, which the surety company would, in any event, be obligated to pay.

HARTFORD, December 6, 1904.

HON. THERON UPSON, Insurance Commissioner, Hartford,
Conn.

My Dear Sir: — Replying to your communication of December 1st, *in re* the construction of section 3653 of the General Statutes of Connecticut quoted below:

SECTION 3653. "Every surety company or association chartered by or doing business in this State and having the power to execute or guarantee surety or fidelity bonds or obligations, or guarantee the validity of titles or written instruments, shall at all times keep and maintain a reserve fund for reinsurance equal to two dollars for each one thousand dollars of liability to be estimated upon the maximum liability as expressed in the contracts of such company or association."

In my opinion the phrase "liability to be estimated upon the maximum liability as expressed in the contracts of such company" means and is equivalent to the maximum liability to which the contract binds the company. This is not necessarily the amount of the bond, — but is the maximum amount which the company, by the terms of its contract, would be obligated to pay. If the maximum liability, according to the terms of the contract, is \$5,000, and the bond is for the amount of \$10,000, the reserve fund to be maintained would be computed on \$5,000, and not on \$10,000.

Unless the maximum liability is specifically stated in the contract, or stated in such manner that the law would from such statement determine the maximum liability, I do not, as a practical proposition, see how you can assume the maximum liability to be other than the amount of the bond as it appears in the contract.

It is perhaps true that the statute, in its present form, works a hardship, in some instances, on surety companies and associations. It is manifest that the General Assembly, by a slight change in the statute, might eliminate this hardship in the operation of the law and still retain the elements of safety which are apparently the object of the law.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

SURETY COMPANY.

Amount of capital required as a prerequisite to admission to this State.

HARTFORD, December 12, 1904.

HON. THERON UPSON, Insurance Commissioner, Hartford, Conn.

My Dear Sir: — The Title Guaranty and Trust Company of Scranton, Pennsylvania, is seeking admission to this State for the purpose of doing the business of surety insurance. It has a capital of \$750,000. Its charter authorizes it to do the business of a trust company, and it is engaged in that business as well as that of surety insurance. Its entire capital, by virtue of its charter and by the laws of its own State, is held as the security required by law for the full performance of its duties as a trust company, and is absolutely holden to meet those obligations..

You request me to advise you whether, on the above state of facts, it is your duty to admit the company to this State.

Our statutes demand as prerequisites of admission to do business in this State that a surety company shall be possessed of \$250,000 capital, and that such capital to the extent of \$100,000 shall be invested in certain securities, deposited with an officer of the State under whose laws the company is incorporated, — as fully set forth in section 3645 of the General Statutes.

In my opinion the capital, \$250,000, must be holden as security for the obligations arising solely from the surety business, \$100,000 being specifically set aside, as provided in Section 3645. As all the capital of the company in question is subject to the prior claims and obligations which may arise from the trust company business, I advise you that, so far as the capital is concerned, this is not a compliance with our statutes. It is not enough that \$100,000 of the capital has been deposited, as provided in section 3645. In addition to that, the company must have at least \$150,000 capital as security for defaults arising out of the surety business.

I therefore advise you that the company in question is not entitled to admission to do a surety business in this State, under the facts which you place before me.

If, however, you become satisfied that the company has at least \$250,000, including the deposit required by section 3645, in trust, or so placed, that it is to respond solely to the obligations arising out of its surety business, I advise you that, in that event, you would be authorized to admit the company.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

FRATERNAL INSURANCE SOCIETIES.

A fraternal insurance society, conforming to the laws of our State, is entitled to admission although it does business elsewhere which does not conform to the requirements of our statutes.

HARTFORD, December 23, 1904.

HON. THERON UPSON, Insurance Commissioner, Hartford,
Conn.

My Dear Sir: — You submit for my consideration the following:

"May a fraternal beneficiary society organized under the laws of another State or country be admitted to do business in Connecticut if, under the provisions of its articles of incorporation or constitution and by-laws, it issues beneficiary certificates that conflict with the provisions of the fraternal law of this State? I refer more particularly to section 3582, General Statutes, in which the benefits are limited to certain relatives or to persons dependent upon the member of the society. Would the extension of the benefits to parties outside the law's limitation make such a society ineligible for admission here, even if it should issue a special membership certificate in Connecticut limiting the benefits to the classes named in our statutes while still issuing the broader certificates elsewhere?"

It is possible that a strict construction of section 3582 of the General Statutes would prohibit a secret or fraternal society from doing business in this State if it anywhere issued certificates that conflicted with the provisions of our law, although

its acts within our State were in perfect conformity to our statute.

Considering, however, the entire chapter relating to secret and fraternal societies, and particularly section 3595, I am satisfied that such is not the intention of the chapter nor necessarily its meaning.

I therefore advise you that if the society does business in this State in compliance with our law it is entitled to admission, even if it does business elsewhere which does not conform to the requirements of section 3582.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

STATEMENT OF COST OF ASSISTANCE RENDERED THE
OFFICE WITHIN THE STATE. PERSONAL AND INCIDENT-
TAL EXPENSES.

1903.			
May 7,	Assistance in preparing opinion, <i>in re</i> South Norwalk veto, . . .	Chas. E. Gross,	\$100.00
May 13,	Assistance in preparing opinion, <i>in re</i> South Norwalk veto, . . .	Dwight Loomis,	100.00
June 4,	Clerical services,	C. E. Hoadley,	25.00
July 2,	Legal services, pauper cases, . .	John H. Buck,	20.00
Sept. 3,	Legal services and expenses in Nettleton's appeal,	Donald T. Warner,	182.50
Nov. 28,	Assistance in Wm. Cook matter,	Chas. E. Perkins,	25.00
Dec. 2,	Preparation and trial of case City of Hartford <i>v.</i> Maslen,	Charles Phelps,	983.55
1904.			
May 3,	Services in State <i>v.</i> Griffin, . . .	Frank E. Healy,	50.00
May 11,	Services in Supreme Court in City of Hartford <i>v.</i> Maslen, . .	Charles Phelps,	190.65
May 23,	Services in Nettleton's appeal, . .	Donald T. Warner,	300.00
June 1,	Services in Ferris succession tax,	Michael Kenealy,	50.00
July 13,	Services in Probate Court <i>in re</i> succession tax in Mary F. Hop- kins estate,	E. L. Scofield,	288.00
July 13,	Services in Probate Court for the District of Greenwich,	James Walsh,	50.00
Sept. 24,	Searching title to land for the State,	Wilbur Halliday,	10.00
Oct. 7,	Legal assistance in Andrus mat- ter,	Fred A. Scott,	68.12
			\$ 2,443.27

Personal and incidental expenses during the year 1903, as per
vouchers on file with the Comptroller, \$255.58

Personal and incidental expenses during the year 1904, as per
vouchers on file with the Comptroller, 222.97

\$477.55

LIBRARY OF THE OFFICE.

-
- Bispham's Principles of Equity, 5th Ed.
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Connecticut Reports,	1814-1904	(76 Vols.)
Private Laws of Connecticut,	1789-1836,	Vols. 1 and 2.
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REPORTS OF ATTORNEY-GENERALS.

Report of	Attorney-General	of	Alabama,	1898, 1900
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Opinions of Attorney-General of State of Washington,	1901
Report of Board of Mediation and Arbitration,	1897
" Adjutant and Inspector-General of South Carolina,	1900
" Interstate Commerce Commission,	1897
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" Lake Mohonk Conference on International Arbitration.	
" State Treasurer of Missouri,	1901
Standard Oil Trust Records.	
Taylor's Criminal Digest,	1897
Ninth Annual Report State Commission on Lunacy,	1896-1897
Tenth " " " " " "	1897-1898
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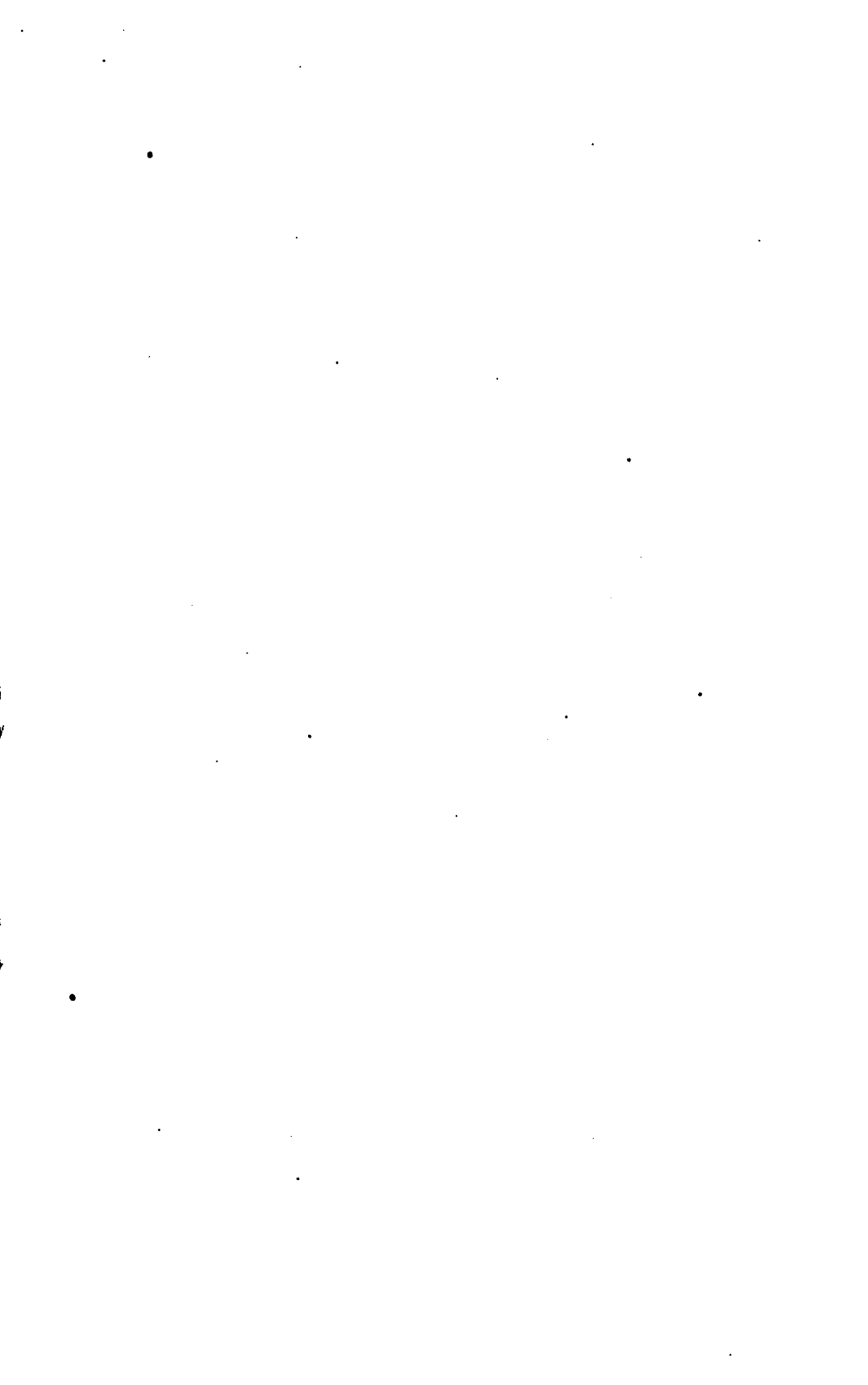
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State of Connecticut.
PUBLIC DOCUMENT No. 2.

REPORT
OF THE
COMMISSIONER OF THE SCHOOL FUND
— TO —
HIS EXCELLENCY THE GOVERNOR,
For the Fiscal Year Ending September 30, 1904.

Printed by order of the Legislature.

HARTFORD:
Press of THE HARTFORD PRINTING CO., (Elihu Geer Sons),
16 State Street,
1905.

REPORT

OF THE

Commissioner of the School Fund.

To His Excellency the Governor:

I have the honor to submit, herewith, my Annual Report as Commissioner of the School Fund, for the fiscal year ending September 30, 1904.

Information respecting the investments of the fund and its management, will be found in the Abstract of the Schedule of Securities constituting the Principal of the fund, the Statement of Receipts and Disbursements of the Principal; Receipts and Disbursements of the Revenue; Investment of, and dividends on Bank Stock, and Cost of Management of the Fund, numbered 1 to 5, inclusive, accompanying this Report.

The Principal of the Fund at the close of this fiscal year, amounted to the sum of \$2,023,527.23, as against \$2,022,178.33 for the year ending September 30, 1903, showing an increase of \$1,348.90.

The receipts to the Principal have been less than in some former years, and the disbursements for loans have been correspondingly less. The amount paid into the Principal was \$191,720.90; of which there was received from Connecticut borrowers, the sum of \$34,022.56 and from Ohio borrowers the sum of \$157,698.34. The amount of disbursement from the Principal was \$171,270.00 of which \$73,400.00 was for loans in Connecticut and \$97,870.00 for loans in Ohio.

Renewals of time loans have also been made amounting to \$17,375.00.

Notwithstanding the diminution of the receipts and disbursements of the Principal, there has been an unprecedented number of applications for loans. The stringency in the money market during a part of the fiscal year, undoubtedly accounted in part, for the decrease in the receipts on Principal account, while it also accounted for the increased number of applications for loans. The diminution of the volume of business on Principal account is further accounted for, by the fact that certain investments are in *time* loans, and during the past year a less number of these have matured, as compared with some former years.

The Receipts to the Revenue of the Fund are slightly in excess of those of the previous year. The amount transferred to the Civil List for distribution to the Schools of the State, and which represented the earnings of the Fund from March 1, 1903 to March 1, 1904 was \$109,252.86 being an increase of \$2,411.64 over the previous year.

This annual dividend of the Fund shows that the *gross* earnings amounted to about 5.40% on the Principal of the Fund or, about 5.13% *net*, after deducting the expenses of management.

The payment of interest on loans has been reasonably prompt, although, there are always some delinquents. The amount of interest due and unpaid for six months or more at the close of the fiscal year was \$7,084.50 of which amount \$6,608.00 was due on mortgage loans in Connecticut, and \$426.50 on Ohio loans. At the date of this report the whole amount so due is \$6,341.00. With investments of the Fund of over one million, six hundred thousand dollars in real estate mortgages, with over twelve hundred mortgages in force, and with always a greater or lesser number of delinquents it seems impossible to avoid suits in foreclosure of mortgages.

Of the suits instituted by the State during the last *two* fiscal years: thirteen cases have resulted in full payment of the claims, or in a withdrawal of the suits upon payment of arrearages and costs. In three other cases the parties failed to redeem, and the title became vested in the State; and six cases are still pending.

The Real Estate belonging to the Fund is, in the main, in good condition, and with few exceptions is rented at satisfactory

amounts. Property representing about \$17,000.00 of the principal of the Fund yielded no income the past year.

There are still several pieces of real estate on hand that have been held for a period of years, upon which ultimately there must be some loss, but it is to be hoped that the gains upon sales of other properties will at least keep pace with the losses if not exceed the same.

The *net* gain from sales for the two fiscal years was \$2,794.32 and the gain over the losses for the last six years amounts to \$11,679.90.

There has been no change in the holdings of Bank Stocks during the year. The dividends are slightly in excess of the previous year. These stocks yielded a dividend of 6.8% on the cost, or par value, of the same, and 5.2% on their market value. Tables Nos. 6 and 7 accompanying this report contain a statement of the estimated amount of the principal of the Fund from 1820 to 1904 and of the amount of dividends paid each year since the establishment of the Fund.

It is recognized that great vigilance and care must be exercised in the management of a Fund of such magnitude as the School Fund. Upon the Commissioner rests the sole responsibility of such management. In view of this responsibility, he is endeavoring to administer the affairs of the Fund to the best of his ability, and for the best interests of the State, and while his ideals as to its condition have not in all respects been realized; yet he believes the Fund to be in as good condition and yielding as fair an income as any other institutions having a similar class of securities and with similar difficulties to contend with.

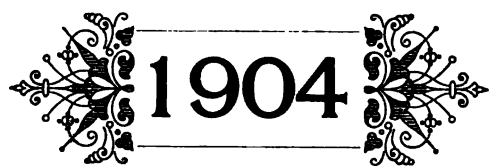
An Abstract of the Schedule of Securities of the Agricultural College Fund of the State is appended to this report.

All of which is respectfully submitted,

CARNOT O. SPENCER,

Commissioner.

HARTFORD, CONN., Dec. 31, 1904.



No. 1.

AN ABSTRACT
OF THE
SCHEDULE OF THE SECURITIES
CONSTITUTING THE
Principal of the Connecticut School Fund,
SEPTEMBER 30, 1904.

BONDS, NOTES AND MORTGAGES.

In Connecticut,	\$959,309.98
In Ohio,	724,970.00
In Indiana,	14,500.00
In Massachusetts,	157.00

REAL ESTATE.

By foreclosure and deeds, cost,	184,020.20
---	------------

BANK STOCK.

In nine Banks,	115,212.61
--------------------------	------------

CASH.

In Treasury,	25,357.44
	\$2,023,527.23

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of the Securities comprising the principal of the School Fund of said State as prepared and presented to us by Carnot O. Spencer, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner, on the 30th day of September, 1904, and find the same to be correct and amounting to the sum of two million, twenty-three thousand, five hundred and twenty-seven dollars and twenty-three cents (\$2,023,527.23).

JAMES P. BREE, }
LESTER D. PHELPS, } *Auditors of*
 } *Public Accounts.*

HARTFORD, CONN., Dec. 6, 1904.

No. 2.

Statement of the Receipts and Disbursements of the Principal
of the School Fund, from October 1, 1903, to
September 30, 1904, inclusive.

RECEIPTS.

Cash remaining in Treasury September 30, 1903,	\$ 4,906.54
Cash received from sundry persons in payment of Bonds, Notes and from sales of Real Estate,	191,720.90
	<u>\$196,627.44.</u>

DISBURSEMENTS.

Commissioner's orders to sundry persons for Loans, . . .	\$171,270.00
Cash remaining in the Treasury, September 30, 1904, . . .	25,357.44
	<u>\$196,627.44</u>

No. 3.

**Statement of the Receipts and Disbursements of the Revenue
of the School Fund, from October 1, 1903, to
September 30, 1904, inclusive.**

RECEIPTS.

Cash remaining in Treasury September 30, 1903,	\$ 73,362.53
Cash received from interest on Bonds and Notes, dividends on Stocks and Rents,	106,121.98
Cash received from interest on Revenue remain- ing in the Treasury,	1,536.50
Cash received from interest on Principal remain- ing in the Treasury,	514.08
	<u>\$181,535.09</u>

DISBURSEMENTS.

Amount transferred to the Civil List, March 1, 1904,	\$109,252.86
Cash remaining in the treasury, September 30, 1904,	72,282.28
	<u><u>\$181,535.09</u></u>

No. 4.

Showing the number of Shares of Stock held in each Bank,
cost of same, market value, and the amount of dividends
received for the year ending September 30, 1904.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Market Value.	Dividends.
Connecticut National,	64	\$6,400.00	\$10,048.00	\$512.00
City, Hartford,	100	10,000.00	8,800.00	380.00
Danbury National,	57	5,700.00	5,700.00	285.00
Fairfield County Nat'l,	72	7,200.00	6,480.00	396.00
Hartford National,	500	50,000.00	66,500.00	3,500.00
Middlesex County Nat'l,	50	5,000.00	4,400.00	188.08
Middletown National, .	134	10,050.00	13,802.00	804.00
National, New Haven, .	100	10,000.00	19,900.00	972.51
Waterbury National, ..	200	10,862.61	16,000.00	829.64
	1,277	\$115,212.61	\$151,690.00	\$7,817.23

No. 5.

**Statement of the Cost of Management of the School Fund
for the fiscal year ending September 30, 1904.**

Salaries,	\$5,700.00
Office Expenses,	1,679.78
Legal Expenses,	416.40
	\$7,796.18
 Auditors of Public Accounts,	 \$190.72
Premium on Bonds,	262.50

No. 6.

SCHOOL FUND PRINCIPAL.

ITS ESTIMATED AMOUNT IN VARIOUS YEARS.

Year.	Capital.	Year.	Capital.
1820,.....	\$1,858,074.83	1876,.....	\$2,028,332.81
1825,.....	1,719,434.24	1877,.....	2,019,174.28
1828,.....	1,877,615.10	1878,.....	2,019,174.41
1829,.....	1,882,261.68	1879,.....	2,019,650.89
1831,.....	1,902,957.87	1880,.....	2,021,346.81
1833,.....	1,929,788.29	1881,.....	2,021,346.81
1835,.....	2,019,920.89	1882,.....	1,997,549.26
1837,.....	2,027,402.49	1883,.....	2,015,704.82
1838,.....	2,028,531.20	1885,.....	2,080,123.74
1840,.....	2,040,228.74	1886,.....	2,022,204.27
1842,.....	2,044,354.87	1887,.....	2,012,854.27
1844,.....	2,051,423.77	1888,.....	2,019,572.40
1845,.....	2,070,055.01	1889,.....	2,023,753.83
1847,.....	2,077,641.19	1890,.....	2,020,073.83
1849,.....	2,078,602.75	1891,.....	2,018,763.44
1851,.....	2,049,482.32	1892,.....	2,012,169.54
1853,.....	2,046,784.19	1893,.....	2,014,449.41
1855,.....	2,049,953.05	1894,.....	2,011,768.28
1857,.....	2,046,397.32	1895,.....	2,013,102.01
1860,.....	2,050,460.49	1896,.....	2,008,048.97
1862,.....	2,049,426.77	1897,.....	2,007,080.97
1864,.....	2,046,532.23	1898,.....	2,014,680.67
1866,.....	2,044,035.47	1899,.....	2,018,827.80
1868,.....	2,046,108.87	1900,.....	2,018,641.29
1869,.....	2,044,025.62	1901,.....	2,019,303.52
1870,.....	2,043,375.62	1902,.....	2,020,732.91
1872,.....	2,044,190.81	1903,.....	2,022,178.83
1874,.....	2,044,226.54	1904,.....	2,023,527.23

No. 7.

Statement of the Amount of Dividends paid in each year since the establishment of the School Fund.

Year.	Dividend.	Year.	Dividend.
2 yrs. end'g Mar., 1799	\$60,403.78	1854.....	\$141,376.21
1800.....	23,651.10	1855.....	130,054.60
1801.....	15,073.27	1856.....	129,243.94
1802.....	15,959.75	1857.....	143,193.75
1803.....	47,605.02	1858.....	143,047.35
1804.....	49,312.74	1859.....	134,033.90
1805.....	45,157.39	1860.....	131,825.00
1806.....	47,941.87	1861.....	124,647.35
1807.....	39,100.77	1862.....	130,350.40
1808.....	41,022.17	1863.....	132,589.20
1809.....	26,540.68	1864.....	134,517.60
1810.....	45,088.90	1865.....	132,018.78
1811.....	45,531.59	1866.....	130,658.00
1812.....	32,309.80	1867.....	132,702.40
1813.....	26,075.10	1868.....	136,015.00
1814.....	39,223.50	1869.....	124,082.00
1815.....	38,878.00	1870.....	124,348.00
1816.....	40,595.72	1871.....	128,468.00
1817.....	40,186.32	1872.....	131,748.00
1818.....	49,404.98	1873.....	132,924.00
1819.....	58,020.62	1874.....	133,530.00
1820.....	58,439.36	1875.....	148,473.00
1821.....	67,429.60	1876.....	135,219.00
1822.....	68,013.60	1877.....	137,261.00
1823.....	72,203.25	1878.....	138,475.00
1824.....	79,190.50	1879.....	124,585.00
1825.....	72,418.30	1880.....	112,188.00
1826.....	72,391.95	1881.....	100,611.70
1827.....	72,449.75	1882.....	87,721.20
1828.....	72,553.45	1883.....	112,096.50
1829.....	72,573.00	1884.....	112,950.75
1830.....	76,993.80	1885.....	120,855.20
1831.....	77,333.40	1886.....	114,124.50
1832.....	77,067.00	1887.....	114,945.00
1833.....	80,913.80	1888.....	116,199.00
1834.....	80,328.20	1889.....	117,932.25
1835.....	83,799.00	1890.....	119,430.75
1836.....	87,773.80	1891.....	120,930.75
1837.....	95,862.85	1891*.....	123,039.75
1838.....	97,746.40	1892.....	125,856.75
1839.....	104,906.25	1893.....	127,092.75
1840.....	103,345.00	1894.....	127,941.75
1841.....	113,599.80	1895.....	130,832.25
1842.....	117,483.60	1896.....	134,447.25
1843.....	118,496.00		
1844.....	117,717.60		
1845.....	117,730.20		
1846.....	119,385.00		
1847.....	125,710.66		
1848.....	126,126.80		
1849.....	133,336.50		
1850.....	136,050.00		
1851.....	129,108.00		
1852.....	132,792.80		
1853.....	132,980.75		

Amount credited to the Civil List for School purposes:

1897.....	112,961.08
1898.....	122,427.91
1899.....	113,722.79
1900.....	122,939.77
1901.....	121,231.52
1902.....	110,524.21
1903.....	106,838.22
1904.....	109,252.86

Total dividends, 107 years, \$10,580,185.75

* The time for taking the enumeration changed to Oct., hence the second one in this year.

BANK COMMISSIONERS.

CHARLES H. NOBLE, NEW MILFORD.
GEORGE F. KENDALL, SUFFIELD.

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BANK COMMISSIONERS.

CHARLES H. NOBLE, NEW MILFORD.

GEORGE F. KENDALL, SUFFIELD.

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State of Connecticut.

BANK COMMISSIONERS' REPORT.

HARTFORD, December 31, 1904.

To His Excellency ABIRAM CHAMBERLAIN, Governor :

The Bank Commissioners have the honor to submit their Annual Report, with the annual statements of the Savings Banks as of October 1, 1904 ; also with the statements of the State Banks and Trust Companies, showing their condition at the close of business September 6, 1904. There are still ninety Savings Banks. The City Savings Bank of Middletown, which received its charter from the General Assembly of 1903, commenced business December 21, 1903, and the People's Savings Bank of Pawcatuck was placed in the hands of a receiver May 31, 1904. The following statement gives an abstract of their assets and liabilities as compared with October 1, 1903:

ASSETS.

	October 1, 1904.	October 1, 1903.	Increase.	Decrease.
Loans on Real Estate,	\$72,636,364.86	\$71,398,064.97	\$1,238,299.89	.....
Loans on Collateral Security, .	9,742,102.65	10,757,879.55	.....	\$1,015,776.90
Loans on Personal Security only, .	3,125,830.24	3,093,641.68	32,188.56	.....
Invested in United States bonds, .	271,700.00	270,700.00	1,000.00	.....
Invested in State, Town, City, School District, and Corporation Bonds and Obligations,	44,652,801.24	43,224,689.09	1,427,612.15	.....
Invested in Railroad Stocks and Bonds,	82,265,024.00	75,730,154.07	6,534,869.93	.....
Invested in Bank Stocks,	7,218,806.14	7,214,957.90	3,848.24	.....
Real Estate owned, including Banking Houses,	3,705,564.39	3,860,472.66	.....	154,908.27
Miscellaneous Assets,	2,476,103.59	2,548,413.16	.....	72,309.57
Cash on hand and in Banks, . .	6,972,167.07	6,100,799.44	871,367.63	.....
Total Assets,	\$233,055,954.18	\$224,199,773.52	\$8,856,181.66	.....

LIABILITIES.

	October 1, 1904.	October 1, 1903.	Increase.	Decrease.
Deposits,	\$220,597,197.97	\$212,177,974.37	\$8,419,223.60	.....
Surplus,	8,177,561.24	7,942,873.18	234,688.06	.....
Interest and Profit and Loss, . .	4,222,859.84	4,054,018.56	178,841.28	.....
Other Liabilities,	48,835.18	24,906.41	23,928.77	.....
Total Liabilities,	\$228,055,954.18	\$224,199,772.52	\$3,856,181.66	.....

The loans on Real Estate have increased \$1,228,289.89, Municipal Obligations \$1,427,612.15, Railroad Bonds \$6,-534,869.93, and the cash on hand \$871,367.63, while the loans on Collateral Security have decreased \$1,015,776.90, and Real Estate owned, \$154,908.27.

The deposits have increased for the year \$8,419,223.60, making a total of \$220,597,197.97, and the surplus, \$234,-688.06. The number of depositors is 474,548, and the average to each depositor is \$464.86, a gain of \$4.99. The amount of taxes paid to the State for the year was \$450,-705.16.

DIVIDENDS.

The rate per cent. of dividends and the total amount paid is shown in the following table:

Number of Banks.	Rate Per Cent.	Amount of Dividends.	Amount of Deposits with Dividends Added.
61	4	\$5,614,876.87	\$150,618,319.27
3	3½	60,525.83	1,677,636.81
22	3½	2,226,094.57	67,429,501.68
4	0	.....	871,440.21
Total, 90	.....	\$7,901,496.77	\$220,597,197.97

Twenty-three discriminate against large deposits.

The miscellaneous items are as follows :

MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1904.	October 1, 1903.	Increase.	Decrease.
Number of depositors having less than \$1,000,	410,347	399,372	10,975	.....
Amount of such deposits,	\$87,799,487.05	\$84,349,605.21	\$3,549,881.84	.....
Depositors having \$1,000 and not over \$2,000,	43,100	41,772	1,328	.....
Amount of such deposits,	\$57,601,809.37	\$55,581,887.84	\$2,019,421.53	.....
Depositors having \$2,000 and not over \$10,000,	20,822	19,697	935	.....
Amount of such deposits,	\$70,014,418.20	\$67,481,262.80	\$2,533,155.40	.....
Depositors having over \$10,000,	369	346	23	.....
Amount of such deposits,	\$5,181,968.85	\$4,915,218.52	\$266,769.83	.....
Total number of depositors,	474,548	461,887	12,661	.....
Total amount of deposits,	\$220,597,197.97	\$212,177,974.37	\$8,419,223.60	.....
Largest amount due a single depositor,	56,302.00	64,639.27	.....	\$8,337.27
Average amount due depositors,	464.86	459.87	4.99	.....
Number accounts opened during the year,	67,958	69,290	.....	1,332
Number accounts closed during the year,	54,029	51,021	3,008	.....
Income received during the year,	\$10,690,690.82	\$10,804,668.44	\$866,027.38	.....
Dividends declared during the year,	7,901,496.77	7,573,694.61	327,802.16	.....
Amount deposited, including interest credited,	49,881,382.57	48,082,175.28	1,749,207.29	.....
Amount withdrawn during the year,	41,298,577.69	39,426,702.23	1,871,875.46	.....
Amount past-due paper,	40,984.91	50,804.94	.....	\$9,820.08
Amount of losses charged off during the year,	379,496.11	239,646.12	139,849.99	.....
Expenses, including salaries,	564,815.47	551,989.22	12,826.25	.....
State Tax,	450,706.16	435,220.37	15,485.79	.....
Amount of assets yielding no income,	640,947.39	743,414.06	.....	102,466.67
Largest amt. loaned to one individual, company, society, or corporation,	350,000.00	350,000.00	.....	.....

The Colchester Savings Bank and the Thompson Savings Bank of Putnam are making good progress in liquidating, and further payments will be made to the depositors of each bank at the expiration of the present orders of the Court.

The directors of the Stonington Savings Bank have decided to liquidate, and have already paid 38 per cent. to the depositors, and application is soon to be made to the Court to allow all available funds to be distributed.

Early in the year the attention of State's Attorney Solomon Lucas of New London County was called to irregularities of the treasurer of the People's Savings Bank of Pawcatuck. The case was immediately taken in hand by the State's Attorney, and dealt with according to law. It was found necessary to place the bank in the hands of a receiver, and Mr. Alfred Coit of New London was appointed by the Court on May 31, 1904. He immediately took possession and began to liquidate its affairs. On November 18, 1904, the Court ordered the payment of a dividend of fifty per cent. to the depositors. The remainder of the assets will be converted into cash and paid out as the Court may direct.

In February, 1904, it was found that the treasurer of the Watertown Savings Bank had made false entries in the books of the bank and the case was taken in hand by the State's Attorney for Litchfield County, Donald T. Warner, the treasurer pleading guilty to the charges. Pending the examination of the books the directors applied to the Court for an order restraining the bank from declaring dividends or paying out its funds, which order was issued for one year from March 22, 1904.

STATE BANKS AND TRUST COMPANIES.

The number and the amount of the State Banks remain the same, but the number of the Trust Companies is increased one by the addition of the Southport Trust Company, which commenced business October 5, 1903, with a capital of \$25,000.

Five reports were called for during the year showing the condition at the close of business on November 17, 1903, January 22, March 28, June 9, and September 6, 1904. An abstract of these reports follows the statements of the banks and trust companies in detail.

Eight Trust Companies solicit deposits for their savings departments, which show by the following statement a total amount of \$3,629,435.35.

An abstract of the reports for September 6, 1904, showing the total assets and liabilities, will be found below :

STATE BANKS.

ASSETS.

Loans and discounts,	\$6,034,199.47
Overdrafts,	16,474.08
Stocks and securities,	2,565,670.32
Banking houses, furniture and fixtures,	186,804.00
Real estate,	10,148.14
Due from other banks and bankers,	149,415.13
Due from approved reserve agents,	1,001,486.89
Specie and currency,	467,413.26
Checks and cash items,	133,885.23
Total Assets,	<u>\$10,565,496.52</u>

LIABILITIES.

Capital stock,	\$2,240,000.00
Surplus,	447,000.00
Undivided profits,	614,872.82
Due to banks and bankers,	81,795.37
Dividends unpaid,	2,968.00
Deposits,	7,172,360.88
Other liabilities,	6,500.00
Total Liabilities,	<u>\$10,565,496.52</u>

TRUST COMPANIES.

ASSETS.

Loans and discounts,	\$9,377,122.83
Overdrafts,	45,671.63
United States bonds,	1,050.00
Stocks and securities,	5,240,550.55
Banking houses, furniture and fixtures,	533,683.90
Real estate,	132,347.64
Due from other banks and bankers,	792,247.88
Due from approved reserve agents,	1,588,927.17
Specie and currency,	696,401.27
Checks and cash items,	146,005.28
Other assets,	28,298.88
Total Assets,	<u>\$18,532,306.98</u>

BANK COMMISSIONERS' REPORT.

LIABILITIES.

Capital stock,	.	.	.	.	.	.	.	\$2,314,600.00
Surplus,	.	.	.	.	.	.	.	843,529.47
Undivided profits,	.	.	.	.	.	.	.	695,018.04
Due to banks and bankers,	.	.	.	.	.	.	.	165,969.61
Dividends unpaid,	.	.	.	.	.	.	.	444.50
General deposits,	.	.	.	.	.	.	.	10,484,085.22
Savings deposits,	.	.	.	.	.	.	.	8,629,435.35
Other liabilities,	.	.	.	.	.	.	.	399,224.79
Total Liabilities,	.	.	.	.	.	.	.	\$18,532,806.98

Respectfully submitted,

CHARLES H. NOBLE,
GEORGE F. KENDALL,

Bank Commissioners.

1,057
655
1,884
1,848
2,
1
7



REPORTS OF SAVINGS BANKS.
OCTOBER 1, 1904.

BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1 873

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$287,352.00	Whole amount of deposits, . . .	\$323,752.22
Loans on personal security only, . . .	9,653.00	Surplus account, . . .	32,678.82
Town, city, and borough notes and orders, . . .	24,000.00	Interest account, less current expenses, and taxes paid, . . .	5,926.26
Bank stocks in Connecticut, . . .	21,825.00		
Bank stocks in other states, . . .	8,600.00		
Real estate by foreclosure, . . .	1,900.00		
Safe, . . .	500.00		
Cash in banks, . . .	11,919.84		
Cash in vaults, . . .	1,606.96		
Total Assets, . . .	\$362,356.80	Total Liabilities, . . .	\$362,356.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
35 shares City Bank, Hartford, \$	3,500.00	3,500.00	3,150.00
8 " Farmers & Mech. Nat'l, "	800.00	800.00	960.00
10 " First National, "	1,000.00	1,000.00	1,400.00
5 " American, "	250.00	250.00	845.00
24 " Phoenix, "	2,400.00	2,400.00	2,808.00
7 " National Exchange, "	350.00	350.00	437.50
14 " Conn. Tr. & Safe Dep. Co., "	1,400.00	1,400.00	8,220.00
10 " Hartford Trust Co., "	1,000.00	1,000.00	1,800.00
18 " Middletown National, Middletown, "	975.00	975.00	1,365.00
1½ " Middlesex Co., "	150.00	150.00	135.00
17 " Southington, "	1,700.00	1,700.00	1,768.00
30 " National Commerce, New London, "	3,000.00	3,000.00	4,200.00
25 " Thames National, Norwich, "	2,500.00	2,500.00	3,875.00
8 " First, Meriden, "	800.00	800.00	1,400.00
20 " Home, " "	2,000.00	2,000.00	2,600.00
12 " Merchants Exch. Nat'l, New York, "	600.00	600.00	750.00
10 " American, " "	1,000.00	1,000.00	1,800.00
20 " Fourth, " "	2,000.00	2,000.00	3,500.00
Totals, \$	25,425.00	25,425.00	35,013.50

BERLIN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	642; total amount,	\$121,142.13
2	Number of depositors having \$1,000 and not over \$2,000,	127; total amount,	117,612.67
3	Number of depositors having over \$2,000 and not over \$10,000,	34; total amount,	84,997.42
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	803; total deposits,	\$323,752.22
6	Largest amount due a single depositor,		7,876.57
7	Number of accounts opened during the past year, 64; number closed, 45; increase, 19.		
8	Amount deposited, including interest credited, during the past year,		52,965.32
9	Amount withdrawn during the past year,		46,253.64
10	Amount of increase,		6,731.68
11	Total of interest and profit and loss, and rent accounts per last report,	\$5,111.99	
12	Amount of income received during the year,	16,814.47—	21,426.46
13	Total expenses, including salaries, during the year,	1,772.97	
14	State tax during the year,	574.18	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	6,249.12	
	2 per cent. paid July 1, 1904; amount,	6,386.26	
19	Net amount carried to surplus,	567.67	
20	Total of interest and profit and loss and rent accounts per this report,	5,926.26—	21,426.46
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,670.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		About 6%
28	Net income from foreclosed real estate during the past year,		120.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors: Third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers: Third Wednesday in July.		

OFFICERS. — President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees, William Bulkeley, Edward Alling, Theron Upson, Frank L. Wilcox, Charles H. Risley, E. W. Mildrum, W. H. Upson.

THE BRANFORD SAVINGS BANK.

WILLIAM R. FOOTE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$236,757.00	Whole amount of deposits, . . .	\$262,860.44
Loans on collateral security, . . .	8,310.00	Surplus account, . . .	18,014.68
Loans on personal security only, . . .	9,468.00	Interest account, less current expenses, and taxes paid, . . .	3,878.48
Town, city, and borough notes and orders, . . .	17,000.00		
Railroad bonds, . . .	4,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	24.10		
Cash in banks, . . .	8,346.30		
Cash in vault, . . .	853.20		
Total Assets, . . .	\$279,753.60	Total Liabilities, . . .	\$279,753.60

INVESTMENT.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago & Northwestern :—			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909, \$	4,000.00	4,000.00	4,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	974; total amount, . . .	\$189,945.16
2	Number of depositors having \$1,000 and not over \$2,000, . . .	46; total amount, . . .	56,049.25
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	7; total amount, . . .	16,866.08
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	1,027; total deposits, . . .	\$262,860.44
6	Largest amount due a single depositor, . . .		2,892.28
7	Number of accounts opened during the past year, 204; number closed, 119; increase, 85.		
8	Amount deposited, including interest credited, during the past year, . . .		117,461.74
9	Amount withdrawn during the past year, . . .		87,211.46
10	Amount of increase, . . .		30,250.28

THE BRANFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$3,084.03	
12	Amount of income received during the year,	12,918.73—	\$16,002.75
13	Total expenses, including salaries, during the year,	938.84	
14	State tax during the year,	499.76	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	4,208.80	
	2 per cent. paid July 1, 1904; amount,	4,580.43	
19	Net amount carried to surplus,	1,901.44	
20	Total of interest and profit and loss and rent accounts per this report,	3,878.48—	16,002.75
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgage?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		17,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,310.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS. — President, Henry H. Fowler; Treasurer, William R. Foote; Directors or Trustees, Henry H. Fowler, M. P. Harding, A. E. Hammer, Daniel O'Brien, Francis Cull, M. O. Babcock, Henry G. Harrison, Richard Bradley, Charles F. Bradley, Herman Johnson.

* $3\frac{1}{2}$ per cent. per annum on excess of \$1,000.

BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$2,093,074.00	Whole amount of deposits,	\$5,336,548.28
Loans on collateral sec'y,	438,711.00	Surplus account,	200,000.00
Loans on personal security only,	102,000.00	Interest account, less current expenses, and taxes paid,	87,622.69
Town, city, school district, and corporation bonds,	740,500.00	Profit and loss account,	51,007.75
Railroad bonds,	1,877,000.00		
Bank stocks in Connecticut,	144,200.00		
Bank stocks in other states,	33,220.00		
Real estate by foreclosure,	28,053.88		
Banking house,	88,176.18		
Insurance and taxes advanced on real estate mortgaged,	24.86		
Suspense,	12.25		
Cash in banks,	101,012.70		
Cash in vault,	29,189.85		
Total Assets,	\$5,675,173.72	Total Liabilities,	\$5,675,173.72

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
Ansonia, Conn.,	4s, 1912,	\$ 15,000.00	15,000.00	15,150.00
Bridgeport,	" 4s, 1919,	150,000.00	150,000.00	154,500.00
"	" 5s, 1908,	60,000.00	60,000.00	62,400.00
Danbury,	" 4½s, 1905-10,	60,000.00	60,000.00	61,200.00
Fairfield,	" 4s, 1908-21,	33,000.00	33,000.00	33,660.00
"	" 4s, 1904-5,	6,000.00	6,000.00	6,000.00
South Norwalk,	" 4s, 1910,	12,500.00	12,500.00	12,750.00
Stamford,	" 4s, 1910,	94,000.00	94,000.00	95,880.00
Los Angeles, Cal.,	4s, 1924-31,	28,000.00	28,000.00	29,120.00
Denver, Col.,	5s, 1906,	5,000.00	5,000.00	5,100.00
Chicago, Ill.,	4s, 1921,	15,000.00	15,000.00	15,450.00
Des Moines, Iowa,	4s, 1905-15,	23,000.00	23,000.00	23,280.00
Louisville, Ky.,	4s, 1930,	15,000.00	15,000.00	15,600.00
Boston, Mass.,	4s, 1921,	10,000.00	10,000.00	10,500.00
Detroit, Mich.,	4s, 1921,	10,000.00	10,000.00	10,500.00
Minneapolis, Minn.,	4s, 1920,	20,000.00	20,000.00	20,600.00
St. Paul,	" 4s, 1919,	20,000.00	20,000.00	20,600.00
Kansas City, Mo.,	4½s, 1915,	30,000.00	30,000.00	31,800.00
Columbus, Ohio,	4s, 1908,	10,000.00	10,000.00	10,100.00
Dayton,	" 4s, 1912,	20,000.00	20,000.00	20,400.00
"	" 4s, 1914,	15,000.00	15,000.00	15,300.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.					
Portland, Oregon,	5s,	1928,	\$ 10,000.00	10,000.00	11,400.00
"	5s,	1928,	7,000.00	7,000.00	8,190.00
Pawtucket, R. I.,	4s,	1910,	20,000.00	20,000.00	20,200.00
Woonsocket, "	4s,	1925,	25,000.00	25,000.00	25,750.00
"	4s,	1927,	15,000.00	15,000.00	15,450.00
Milwaukee, Wis.,	5s,	1904-7,	12,000.00	12,000.00	12,120.00
Totals,			\$ 740,500.00	740,500.00	762,950.00
RAILROAD BONDS.					
Central R. R. of New Jersey,	5s,	1987,	\$ 50,000.00	50,000.00	65,500.00
New York & Long Branch,	4s,	1941,	50,000.00	50,000.00	55,600.00
Chicago, Burlington & Quincy :—					
Illinois Division,	3½s,	1949,	100,000.00	100,000.00	98,000.00
"	4s,	1949,	50,000.00	50,000.00	51,500.00
Nebraska Extension,	4s,	1927,	40,000.00	40,000.00	41,600.00
Chicago & East. Illinois,	5s,	1987,	50,000.00	50,000.00	58,500.00
Chic., Milwaukee & St. Paul,	4s,	1989,	60,000.00	60,000.00	64,200.00
"	3½s,	1989,	50,000.00	50,000.00	48,000.00
Dubuque Division,	6s,	1920,	20,000.00	20,000.00	24,800.00
Lacrosse & Davenport,	5s,	1919,	40,000.00	40,000.00	44,800.00
Chicago & Northwestern :—					
Chicago & Tomah,	6s,	1905,	35,000.00	35,000.00	35,350.00
Milwaukee & Madison,	6s,	1905,	44,000.00	44,000.00	44,440.00
Boyer Valley,	3½s,	1923,	25,000.00	25,000.00	23,500.00
Mil., L. Shore & Western,	6s,	1921,	20,000.00	20,000.00	25,400.00
Ashland Division,	6s,	1925,	20,000.00	20,000.00	26,200.00
Chic., Rock Island & Pacific,	6s,	1917,	80,000.00	80,000.00	97,600.00
"	"	"	"	"	"
Bur., Cedar Rapids & North'n,	5s,	1934,	15,000.00	15,000.00	17,550.00
Delaware & Hudson :—					
Albany & Susquehanna,	7s,	1906,	20,000.00	20,000.00	21,000.00
"	6s,	1 06,	60,000.00	60,000.00	61,800.00
Delaware, Lackaw'na & West'n :—					
N. Y., Lackawanna & West.,	6s,	1921,	50,000.00	50,000.00	64,000.00
Syracuse, Bing. & New York,	7s,	1906,	35,000.00	35,000.00	36,750.00
Great Northern :—					
East. Railway of Minn.,	4s,	1948,	25,000.00	25,000.00	25,000.00
St. Paul, Minn. & Manitoba,	4½s,	1933,	65,000.00	65,000.00	70,200.00
Dakota Extension,	6s,	1910,	40,000.00	40,000.00	44,000.00
Montana "	4s,	1937,	20,000.00	20,000.00	20,000.00
Illinois Cent., Springfield Div.,	3½s,	1951,	60,000.00	60,000.00	54,600.00
Mich. Cent., Detroit & Bay City,	5s,	1931,	50,000.00	50,000.00	60,500.00
Minneapolis & St. Louis,	4s,	1949,	40,000.00	40,000.00	37,200.00
N. Y. Cent. & Hudson R. R. R.,	3½s,	1997,	115,000.00	115,000.00	115,000.00
Utica & Black River,	4s,	1922,	25,000.00	25,000.00	26,000.00
N. Y., New Haven & Hartford,	4s,	1947,	150,000.00	150,000.00	159,000.00

BRIDGEPORT SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
N. Y., New Haven & Hartford, 4s, 1914, \$	50,000.00	50,000.00	51,000.00
N. Y., Providence & Boston, 4s, 1942,	30,000.00	30,000.00	32,100.00
Old Colony, 4s, 1938,	25,000.00	25,000.00	26,750.00
Pennsylvania Railroad :—			
Cleveland & Pittsburg, 3½s, 1948,	60,000.00	60,000.00	60,000.00
Pittsburg, Va. & Charleston, 4s, 1943,	30,000.00	30,000.00	31,500.00
Terre Haute & Indianapolis, 5s, 1925,	30,000.00	30,000.00	33,300.00
United N. J. R. R. & Can. Co., 4s, 1944,	60,000.00	60,000.00	66,600.00
" " " " 4s, 1929,	38,000.00	38,000.00	41,420.00
Totals,	\$1,877,000.00	1,877,000.00	2,006,660.00
BANK STOCKS.			
600 shares Bridgeport National, B'port, \$	30,000.00	30,000.00	54,000.00
180 " City " "	13,000.00	13,000.00	19,500.00
800 " Connecticut " "	30,000.00	30,000.00	46,500.00
157 " First " "	15,700.00	15,700.00	29,045.00
250 " Pequonnock " "	25,000.00	25,000.00	37,500.00
30 " Aetna " Hartford,	3,000.00	3,000.00	5,700.00
50 " First " "	5,000.00	5,000.00	6,250.00
50 " City, " "	5,000.00	5,000.00	4,000.00
25 " Hartford National, " "	2,500.00	2,500.00	3,250.00
100 " Thames " Norwich,	10,000.00	10,000.00	15,500.00
100 " Waterbury " Waterbury,	5,000.00	5,000.00	8,000.00
40 " Amer. Exchange Nat., New York,	4,000.00	4,000.00	8,000.00
140 " Chatham " "	3,500.00	3,500.00	10,850.00
26 " Gallatin " "	1,300.00	1,300.00	4,550.00
60 " Hanover " "	6,000.00	6,000.00	30,000.00
30 " Imp'rs & Traders " "	3,000.00	3,000.00	16,500.00
66 " Merchants " "	3,300.00	3,300.00	4,950.00
63 " Nat. Bank of Commerce, " "	6,300.00	6,300.00	12,600.00
6 " " " No. Amer., " "	600.00	600.00	1,050.00
30 " National Park, " "	3,000.00	3,000.00	13,500.00
51 " Phenix National, " "	1,020.00	1,020.00	1,224.00
12 " Shoe & Leather Nat., " "	1,200.00	1,200.00	1,440.00
Totals,	\$ 177,420.00	177,420.00	333,909.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,684; total amount,	\$2,277,336.60
2	Number of depositors having \$1,000 and not over \$2,000,	1,403; total amount,	1,958,601.00
3	Number of depositors having over \$2,000 and not over \$10,000,	440; total amount,	1,078,542.00
4	Number of depositors having over \$10,000,	2; total amount,	22,063.68
5	Total number of depositors,	11,529; total deposits,	\$5,836,543.28

BRIDGEPORT SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

6	Largest amount due a single depositor,	\$11,911.87
7	Number of accounts opened during the past year, 1,695; number closed, 1,668; increase, 27.	
8	Amount deposited, including interest credited, during the past year,	1,258,091.89
9	Amount withdrawn during the past year,	1,125,007.40
10	Amount of increase,	133,084.49
11	Total of interest and profit and loss and rent accounts per last report,	\$143,372.17
12	Amount of income received during the year,	246,512.55—
13	Total expenses, including salaries, during the year,	16,493.27
14	State tax during the year,	10,952.58
15	Town and city taxes and assessments paid,	1,988.60
16	Net amount of premiums charged off,	17,817.75
17	All other amounts charged off,	25,221.65
18	Dividends, $1\frac{1}{4}$ per cent. paid Jan., 1904; amount,	88,525.11
	$1\frac{1}{4}$ per cent. paid July, 1904; amount,	90,332.18
19	Amount carried to surplus,	0
20	Total of interest and profit and loss less rent accounts per this report,	138,605.58—
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	2,230.00
23	Loans on real estate— are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	81,480.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	100,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	125,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	2.86%
28	Net income from foreclosed real estate during the past year,	611.12
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.— President, T. B. DeForest; Vice-Presidents, Edward Sterling, Frederick B. Hawley; Treasurer, Alexander Hawley; Directors or Trustees, F. N. Benham, Alexander Hawley, Levi W. Eaton, Frederick Trubee, George C. Edwards, Charles W. Hawley, Samuel A. Burns, Isaac W. Birdseye, Charles B. Read, Howard H. Knapp.

BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,502,104.00	Whole amount of deposits, \$2,885,707.07	
Loans on collateral security, . . .	122,210.00	Surplus account, . . .	90,000.00
Loans on personal security only, . . .	47,450.00	Interest account, less current expenses, and taxes paid, profit and loss and rent accounts, . . .	47,106.50
Town, city, and borough notes and orders, . . .	69,000.00		
School district notes and orders, . . .	16,025.00		
Town, city, school district, and corporation bonds, . .	164,150.00		
Railroad bonds, . . .	591,000.00		
Railroad stocks, . . .	5,000.00		
Bank stocks in Connecticut, . .	306,000.00		
Bank stocks in other states, . .	27,150.00		
Real estate by foreclosure, . .	27,800.00		
Banking house, . . .	18,000.00		
Premium account, . . .	64,670.00		
Cash in banks, . . .	31,857.86		
Cash in vault, . . .	10,396.71		
Total Assets, . . .	\$3,002,813.57	Total Liabilities, . . .	\$3,002,813.57

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Bristol, Conn., Town,	\$	52,000.00	52,000.00	52,000.00
West Hartford, " " " " " "		10,000.00	10,000.00	10,000.00
Bristol, " Borough.		7,000.00	7,000.00	7,000.00
Totals,	\$	69,000.00	69,000.00	69,000.00
SCHOOL DISTRICT NOTES AND ORDERS.				
First School District of Bristol, Conn.,	\$	5,000.00	5,000.00	5,000.00
Second " " " " " "		800.00	800.00	800.00
Third " " " " " "		8,500.00	8,500.00	8,500.00
Fifth " " " " " "		1,325.00	1,325.00	1,325.00
Sixth " " " " " "		150.00	150.00	150.00
Thirteenth " " " " " "		250.00	250.00	250.00
Totals,	\$	16,025.00	16,025.00	16,025.00

BRISTOL SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
50 shares Chicago, Milwaukee & St. Paul, pref., \$	5,000.00	5,000.00	9,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Connecticut, Bristol, 4s, 1908, \$	1,000.00	1,000.00	1,000.00
California, Los Angeles, 4½s, 1933,	650.00	650.00	650.00
Iowa, Sioux City, 4½s, 1917,	15,000.00	15,000.00	15,850.00
Kansas, Kansas City, 6s, 1907-1911,	32,000.00	32,000.00	34,000.00
" " 5s, 1908-1914,	65,500.00	65,500.00	68,000.00
" " Wichita, 5s, 1910,	15,000.00	15,000.00	15,000.00
New Jersey, Atlantic City, 4s, 1930-1931,	35,000.00	35,000.00	36,000.00
Totals, \$	164,150.00	164,150.00	170,000.00
RAILROAD BONDS.			
Chicago & Eastern Illinois, 5s, 1937, \$	60,000.00	60,000.00	71,000.00
Chicago, Milwaukee & St. Paul:—			
General Mortgage, 4s, 1939,	40,000.00	40,000.00	44,000.00
Chicago & Pacific, 6s, 1910,	2,000.00	2,000.00	2,200.00
Mineral Point, 5s, 1910,	2,000.00	2,000.00	2,100.00
South Western, 6s, 1909,	11,000.00	11,000.00	12,100.00
Chicago, Rock Island & Pacific, 4s, 1938,	80,000.00	80,000.00	84,000.00
Chicago, St. Paul, Minn. & Omaha, 6s, 1930,	35,000.00	35,000.00	47,000.00
Elgin, Joliet & Eastern, 5s, 1941,	15,000.00	15,000.00	17,400.00
Evansville & Terre Haute, 5s, 1930,	10,000.00	10,000.00	10,000.00
Minneapolis & St. Louis, 7s, 1910,	5,000.00	5,000.00	5,800.00
" " 5s, 1934,	23,000.00	23,000.00	26,400.00
" " 4s, 1949,	35,000.00	35,000.00	38,600.00
New York, New Haven & Hartford, 3½s, 1954,	10,000.00	10,000.00	9,600.00
Peoria & Pekin Union, 6s, 1931,	35,000.00	35,000.00	42,000.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,000.00
St. Louis, Iron Mountain & Southern, 4s, 1933,	20,000.00	20,000.00	19,000.00
St. Paul, Minneapolis & Manitoba:—			
Consolidated Mortgage, 6s, 1933,	9,000.00	9,000.00	12,000.00
Eastern of Minnesota, 4s, 1943,	25,000.00	25,000.00	25,000.00
Montana Central, 6s, 1937,	75,000.00	75,000.00	100,000.00
" Extension, 4s, 1937,	30,000.00	30,000.00	30,000.00
Wilmar & Sioux Falls, 5s, 1933,	5,000.00	5,000.00	5,900.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1928,	13,000.00	18,000.00	13,000.00
Term. R. R. Association of St. Louis, 5s, 1944,	46,000.00	46,000.00	52,900.00
Totals, \$	591,000.00	591,000.00	670,000.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
120 shares	Bristol National, Bristol,	\$ 12,000.00	12,000.00	21,000.00
50 "	Bridgeport " Bridgeport,	2,500.00	2,500.00	4,500.00
10 "	City " "	1,000.00	1,000.00	1,800.00
20 "	Connecticut " "	2,000.00	2,000.00	3,000.00
80 "	City " Danbury,	3,000.00	3,000.00	3,000.00
54 "	Danbury " "	5,400.00	5,400.00	5,400.00
40 "	Deep River " Deep River,	4,000.00	4,000.00	4,400.00
64 "	Birmingham " Derby,	6,400.00	6,400.00	11,200.00
80 "	Ætna " Hartford,	8,000.00	3,000.00	6,000.00
368 "	American " "	18,400.00	18,400.00	25,700.00
84 "	Charter Oak " "	8,400.00	8,400.00	10,000.00
177 "	Farm's & Mech. National, Hartford,	17,700.00	17,700.00	21,200.00
156 "	First " "	15,600.00	15,600.00	21,000.00
110 "	Hartford " "	11,000.00	11,000.00	14,000.00
125 "	Phoenix " "	12,500.00	12,500.00	15,000.00
150 "	National Exchange, " "	7,500.00	7,500.00	9,000.00
195 "	City, " "	19,500.00	19,500.00	17,000.00
48 "	State, " "	4,800.00	4,800.00	6,700.00
25 "	Conn. Trust & Safe Dep. Co., " "	2,500.00	2,500.00	6,000.00
24 "	Hartford Trust Co., " "	2,400.00	2,400.00	4,200.00
109 "	Home National, Meriden,	10,900.00	10,900.00	14,000.00
47 "	Meriden " "	4,700.00	4,700.00	5,000.00
40 "	Central " Middletown,	3,000.00	3,000.00	3,300.00
65 "	First " "	6,500.00	6,500.00	6,500.00
7 "	Middlesex Co. " "	700.00	700.00	700.00
60 "	Middletown " "	4,500.00	4,500.00	6,000.00
68 "	Naugatuck " Naugatuck,	6,800.00	6,800.00	11,000.00
100 "	Mechanics " New Britain,	10,000.00	10,000.00	20,000.00
87 "	New Britain " "	3,700.00	3,700.00	5,900.00
100 "	First " New Haven,	10,000.00	10,000.00	15,500.00
92 "	Merchants " "	4,600.00	4,600.00	6,000.00
700 "	N. Haven Co. " "	7,000.00	7,000.00	10,500.00
119 "	Yale " "	11,900.00	11,900.00	16,000.00
15 "	National Tradesmen's, " "	1,500.00	1,500.00	2,500.00
70 "	Nat. B'k of Com'rce, New London,	7,000.00	7,000.00	9,800.00
23 "	Union, " "	2,300.00	2,300.00	2,500.00
10 "	Central National, Norwalk,	1,000.00	1,000.00	1,000.00
33 "	Fairfield Co. " "	3,300.00	3,300.00	3,800.00
10 "	First " Portland,	1,000.00	1,000.00	1,000.00
15 "	Rockville " Rockville,	1,500.00	1,500.00	1,500.00
49 "	City " South Norwalk,	4,900.00	4,900.00	9,800.00
181 "	First " Wallingford,	18,100.00	13,100.00	14,800.00
22 "	Citizens " Waterbury,	2,200.00	2,200.00	3,000.00
50 "	Fourth " "	5,000.00	5,000.00	7,000.00
100 "	Manufacturers " "	10,000.00	10,000.00	12,500.00
186 "	Waterbury " "	9,800.00	9,800.00	14,000.00
8 "	American Exchange Nat., New York,	800.00	800.00	700.00
10 "	Citizens Central " "	1,000.00	1,000.00	1,500.00
19 "	Fourth " "	1,900.00	1,900.00	4,800.00
100 "	Irving " "	5,000.00	5,000.00	11,000.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
115 shares	Mechanics Nat., New York, \$	2,875.00	2,875.00	7,800.00
60 "	Merchants " "	8,000.00	8,000.00	5,250.00
94 "	Merchants Exchange " "	4,700.00	4,700.00	7,500.00
12 "	Nat. Bank of North America, " "	1,200.00	1,200.00	2,400.00
25 "	Bowery, " "	2,500.00	2,500.00	8,750.00
29 "	German-American, " "	2,175.00	2,175.00	8,500.00
15 "	N. York Produce Exchange, " "	1,500.00	1,500.00	2,600.00
40 "	Oriental, " "	1,000.00	1,000.00	2,200.00
Totals,		\$ 333,150.00	333,150.00	470,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,347 ; total amount,	\$1,026,778.70
2	Number of depositors having \$1,000 and not over \$2,000,	560 ; total amount,	762,102.93
3	Number of depositors having over \$2,000 and not over \$10,000,	327 ; total amount,	1,076,830.44
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	6,234 ; total deposits,	\$2,865,707.07
6	Largest amount due a single depositor,		
7	Number of accounts opened during the past year, 877 ; number closed, 691 ; increase, 186.		
8	Amount deposited, including interest credited, during the past year,		699,994.65
9	Amount withdrawn during the past year,		528,211.47
10	Amount of increase,		171,783.18
11	Total of interest and profit and loss, and rent accounts per last report,	\$40,008.87	
12	Amount of income received during the year,	148,108.68	
13	Total expenses, including salaries, during the year,	10,229.66—	188,117.55
14	State tax during the year,	5,454.87	
15	Town and city taxes and assessments paid,	445.96	
16	Net amount of premiums charged off,	14,110.05	
17	All other amounts charged off, banking house and furniture,	4,851.60	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	52,250.75	
	2 per cent. paid July 1, 1904; amount,	54,168.66	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	47,106.50—	188,117.55
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes.

BRISTOL SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$62,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	40,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	27,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	8½
28	Net income from foreclosed real estate during the past year,	1,044.96
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, Third Monday in July.	

OFFICERS.— President, Hobart A. Warner; Treasurer, Miles Lewis Peck; Directors or Trustees, Hobart A. Warner, Walter A. Ingraham, Miles Lewis Peck, Seth Barnes, Edward F. Gaylord, Hiram Carter, Edward B. Dunbar, Andrew S. Gaylord, Henry L. Beach, Leverett A. Sanford, Herbert J. Mills, John S. Deming.

THE BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$700,692.64	Whole amount of deposits, \$1,261,956.88	
Loans on collateral security, . . .	70,860.00	Surplus account; . . .	30,000.00
Loans on personal security only, . . .	12,500.00	Interest account, less current expenses, and taxes paid, . . .	9,486.36
Town, city, and borough notes and orders, . . .	38,000.00	Profit and loss account, . . .	5,919.87
Town, city, school district, and corporation bonds, . . .	185,800.00		
Railroad bonds, . . .	237,500.00		
Bank stocks in Connecticut, . . .	25,450.00		
Real estate by foreclosure, . . .	7,400.00		
Insurance and taxes advanced on real estate mortgaged, . . .	20.95		
Premium account, . . .	3,000.00		
Expense on real estate and taxes, . . .	1,623.55		
Cash in banks, . . .	19,118.46		
Cash in vault, . . .	5,852.01		
Total Assets, . . .	\$1,807,812.61	Total Liabilities, . . .	\$1,807,812.61

INVESTMENTS.

DESCRIPTION.				FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.						
Town of Plainfield,	\$	28,200.00		28,200.00	28,200.00	28,200.00
" Brooklyn,		7,700.00		7,700.00	7,700.00	7,700.00
" Canterbury,		1,800.00		1,800.00	1,800.00	1,800.00
" Hampton,		800.00		800.00	800.00	800.00
Totals,	\$	38,000.00		38,000.00	38,000.00	38,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.						
City of Meriden, Conn.,	4s,	1913, \$	5,000.00	5,000.00	5,250.00	
" Norwich, "	5s,	1908,	5,000.00	5,000.00	5,350.00	
" Paterson, N. J.,	4s,	1917,	10,000.00	10,000.00	10,400.00	
" " " "	4s,	1932,	10,000.00	10,000.00	10,500.00	
" Newark, "	4s,	1922,	5,000.00	5,000.00	5,400.00	
" Toledo, Ohio,	3½s,	1920,	12,000.00	12,000.00	12,000.00	
" " " "	3½s,	1921,	5,000.00	5,000.00	5,000.00	

THE BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.					
City of Cleveland, Ohio,	4s,	1925,	\$ 15,000.00	15,000.00	15,800.00
" Lima, "	4s,	1913,	10,000.00	10,000.00	10,150.00
" South Bend, Ind.,	6s,	1906,	10,000.00	10,000.00	10,300.00
" Sioux City, Iowa,	4½s,	1909,	5,000.00	5,000.00	5,150.00
" " "	4½s,	1920,	4,900.00	4,900.00	5,250.00
" Kansas City, Kan.,	6s,	1915,	10,000.00	10,000.00	11,800.00
" Duluth, Minn.,	4s,	1921,	14,000.00	14,000.00	14,900.00
" Omaha, Neb.,	5s,	1913,	14,000.00	14,000.00	15,350.00
" South Omaha, "	5s,	1924,	5,000.00	5,000.00	5,200.00
" Pueblo, Col.,	6s,	1906,	11,000.00	11,000.00	11,500.00
" " "	4½s,	1914,	5,000.00	5,000.00	5,300.00
" Los Angeles, Cal.,	3½s,	1908,	5,000.00	4,900.00	5,000.00
Town of Norwalk, Conn.,	4s,	1921,	10,000.00	10,000.00	10,600.00
Wash'gton Sch'l Dist., Hartford,	4s,	1919,	5,000.00	5,000.00	5,300.00
No. East " " "	3½s,	1931,	10,000.00	10,000.00	10,000.00
Totals,			\$ 185,900.00	185,800.00	195,500.00
RAILROAD BONDS.					
Chicago & Northwestern:—					
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,	\$ 20,000.00	20,000.00	20,900.00
Chicago, Milwaukee & St. Paul:—					
Mineral Point Division,	5s,	1910,	10,000.00	10,000.00	10,650.00
Chicago & Pacific "	6s,	1910,	16,000.00	16,000.00	17,900.00
Wisconsin & Minn. "	5s,	1921,	5,000.00	5,000.00	5,800.00
Illinois Central:—					
Springfield Division,	3½s,	1951,	5,000.00	5,000.00	5,000.00
Litchfield "	3s,	1951,	10,000.00	9,000.00	9,000.00
Omaha "	3s,	1951,	10,000.00	9,000.00	9,000.00
Minneapolis & St. Louis,	5s,	1934,	15,000.00	15,000.00	17,700.00
" " "	4s,	1949,	20,000.00	20,000.00	20,000.00
Sunbury, Hazelton & Wilkesbarre,	5s,	1928,	7,000.00	7,000.00	7,500.00
Evansville & Terre Haute,	5s,	1930,	5,000.00	5,000.00	5,100.00
Staten Island,	4½s,	1948,	12,000.00	12,000.00	12,000.00
Hereford,	4s,	1930,	10,000.00	10,000.00	10,500.00
Eastern R.R. of Minnesota,	4s,	1948,	10,000.00	10,000.00	10,500.00
New York & Long Branch,	4s,	1941,	11,000.00	11,000.00	11,600.00
Chicago, Rock Island & Pacific,	4s,	1938,	10,000.00	10,000.00	10,500.00
Ashland Coal & Iron,	4s,	1925,	10,000.00	10,000.00	10,000.00
Chicago & Eastern Illinois,	5s,	1937,	15,000.00	15,000.00	18,000.00
C. B. & Q., Illinois Division,	3½s,	1949,	10,000.00	9,500.00	9,550.00
Sioux City & Pacific,	3½s,	1936,	10,000.00	9,500.00	9,650.00
Burlington, Cedar Rapids & North'n,	5s,	1934,	15,000.00	15,000.00	18,300.00
St. L., I. Mt. & South'n, R. & G. Div.,	4s,	1933,	5,000.00	4,500.00	4,800.00
Totals,			\$ 241,000.00	237,500.00	253,950.00

THE BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
50 shares	Windham Co. Nat., Danielson, Conn. \$	5,000.00	5,000.00	5,000.00
30 "	First " Norwich, "	3,000.00	3,000.00	2,400.00
100 "	Thames " "	10,000.00	10,000.00	17,000.00
25 "	Merchants " "	2,500.00	2,500.00	2,750.00
10 "	First " Meriden, "	1,000.00	1,000.00	2,000.00
7 "	Home " "	700.00	700.00	900.00
5 "	Second " New Haven, "	500.00	500.00	1,000.00
85 "	Merchants " "	1,750.00	1,750.00	2,275.00
10 "	City " Danbury, "	1,000.00	1,000.00	1,050.00
Totals, \$		25,450.00	25,450.00	34,875.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,954; total amount,	\$508,293.91
2	Number of depositors having \$1,000 and not over \$2,000,	258; total amount,	346,996.61
3	Number of depositors having over \$2,000 and not over \$10,000,	181; total amount,	401,466.36
4	Number of depositors having over \$10,000,	1; total amount,	10,200.00
5	Total number of depositors,	2,344; total deposits,	\$1,261,956.88
6	Largest amount due a single depositor,		10,200.00
7	Number of accounts opened during the past year, 242; number closed, 228; increase, 14.		
8	Amount deposited, including interest credited, during the past year,		175,788.97
9	Amount withdrawn during the past year,		147,615.94
10	Amount of increase,		28,173.03
11	Total of interest and profit and loss, and rent accounts per last report,	\$11,526.48	
12	Amount of income received during the year,	60,585.70—	72,112.18
13	Total expenses, including salaries, during the year,	3,286.33	
14	State tax during the year,	2,610.22	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	811.25	
17	All other amounts charged off,	1,819.62	
18	Dividends, 2 per cent. paid Mch. 1, 1904; amount,	24,221.76	
	2 per cent. paid Sept. 1, 1904; amount,	24,507.27	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	15,855.73—	72,112.18
21	Amount of past-due paper at this time is		2,860.00
22	Amount of assets yielding no income the past year, 5,000 bank stock,		\$7,860.00
23	Loans on real estate—are they all first mortgages?		Yes

THE BROOKLYN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	12,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	16,600.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5½
28	Net income from foreclosed real estate during the past year,	\$91.60
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.—John Waldo, President; David Greenslit, Vice-President; Clarence A. Potter, Treasurer. Directors or Trustees:—Alfred Pray, Frank H. Tillinghast, Wm. H. Burnham, Charles Bragg, H. C. Atwood, James M. Pains, J. Austin Williams, John Waldo, Claramon Hunt, David Greenslit, Timothy Parker, C. A. Potter.

THE BURRITT SAVINGS BANK, NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
125 shares	Mechanics National, New Britain,	\$ 12,500.00	15,905.00	21,250.00
77 "	New Britain National.	7,700.00	11,935.00	11,550.00
35 "	Home National, Meriden,	3,500.00	4,200.00	4,200.00
20 "	Southington National,	2,000.00	2,000.00	2,000.00
66 "	Fourth National, Waterbury,	6,000.00	7,990.00	7,800.00
50 "	Bristol "	5,000.00	8,500.00	8,500.00
20 "	Ætna " Hartford,	2,000.00	3,100.00	3,800.00
20 "	Deep River "	2,000.00	1,900.00	2,200.00
10 "	Hartford "	1,000.00	1,250.00	1,800.00
10 "	Thomaston "	1,000.00	1,000.00	1,000.00
20 "	City Bank, Hartford,	2,000.00	2,000.00	1,600.00
22 "	Uncas " Norwich,	2,200.00	2,200.00	2,200.00
10 "	City " So. Norwalk,	1,000.00	1,750.00	1,750.00
10 "	Thames " Norwich,	1,000.00	1,500.00	1,550.00
10 "	First " Meriden,	1,000.00	2,000.00	1,850.00
20 "	Yale " New Haven,	2,000.00	2,530.00	2,500.00
4 "	Hurlburt " Winsted,	400.00	600.00	600.00
20 "	Middletown "	1,500.00	2,000.00	2,100.00
10 "	Torrington "	1,000.00	1,000.00	1,050.00
10 "	Connecticut " Bridgeport,	1,000.00	1,500.00	1,550.00
20 "	National Commerce, New London,	2,000.00	3,100.00	2,800.00
20 "	National Whaling, "	500.00	1,200.00	900.00
10 "	First National, Stamford,	1,000.00	2,250.00	2,000.00
10 "	Union Bank, New London,	1,000.00	1,000.00	1,050.00
5 "	Manufacturers Nat., Waterbury,	500.00	500.00	600.00
30 "	Merchants " New Haven,	1,500.00	1,500.00	1,725.00
20 "	Mystic River "	1,000.00	1,200.00	1,200.00
20 "	Waterbury "	1,000.00	1,600.00	1,600.00
15 "	Central " Norwalk,	1,500.00	1,500.00	1,500.00
10 "	Fairfield County National, "	1,000.00	950.00	900.00
10 "	Conn. Trust & Safe Deposit Co.,	1,000.00	2,250.00	2,050.00
10 "	Charter Oak Nat., Hartford,	1,000.00	1,000.00	1,000.00
8 "	American " "	400.00	608.00	552.00
35 "	Wallingford "	3,500.00	3,850.00	3,850.00
Totals,		\$ 72,700.00	97,368.00	102,077.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	1,490; total amount,	\$352,664.57
2	Number of depositors having \$1,000 and not over \$2,000,	247; total amount,	302,588.84
3	Number of depositors having over \$2,000 and not over \$10,000,	91; total amount,	293,412.91
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,828; total deposits,	\$948,615.82

THE BURRITT SAVINGS BANK, NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,		\$9,049.98
7	Number of accounts opened during the past year, 395; number closed, 280; increase, 115.		
8	Amount deposited, including interest credited, during the past year,		810,382.22
9	Amount withdrawn during the past year,		199,522.86
10	Amount of increase,		110,859.36
11	Debit to profit and loss account per this report,	\$868.46	
12	Amount of income received during the year,	48,628.17—	44,296.63
13	Total expenses, including salaries, during the year,	2,543.74	
14	State tax during the year,	1,731.59	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	3,525.00	
17	All other amounts charged off,	107.19	
18	Dividends, 2 per cent. paid April 1, 1904; amount,	16,211.26	
	2 per cent. paid Oct. 1, 1904; amount,	17,284.80	
19	Net amount carried to surplus,	2,500.00	
20	Debit to profit and loss account per last report,	443.05—	44,296.63
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		18,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, January.		

OFFICERS. — President, L. H. Pease ; Treasurer, W. E. Attwood ; Directors or Trustees, W. L. Damon, Denis Riordon, Ira E. Hicks, F. L. Hungerford, Isaac Porter, H. B. Boardman, W. E. Latham, E. W. Thompson.

CANAAN SAVINGS BANK.

JOHN B. REED, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$46,326.54	Whole amount of deposits, .	\$225,801.62
Loans on collateral security, .	1,900.00	Surplus account, .	6,500.00
Loans on personal security only, .	6,084.28	Interest account, less current expenses, and taxes paid, .	7,055.49
Town, city, and borough notes and orders, . . .	2,500.00	Profit and loss account, .	2,721.88
Town, city, school district, and corporation bonds, .	59,000.00		
Railroad bonds,	99,250.00		
Bank stocks in Connecticut, .	2,500.00		
Bank stocks in other states, .	1,500.00		
Safe and fixtures,	507.95		
Premium account,	7,648.75		
Cash in banks and trust companies,	14,408.49		
Cash in vault,	452.48		
Total Assets,	\$242,078.49	Total Liabilities,	\$242,078.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of North Canaan, Conn., Orders, . . . \$	2,500.00	2,500.00	2,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Birmingham, Conn., 4s, 1908, . . . \$	5,000.00	5,000.00	5,100.00
Danbury, " 4s, 1905-11, . . .	6,000.00	6,000.00	6,100.00
Southington, " 4s, 1927, . . .	2,000.00	2,000.00	2,100.00
Middletown, " 3-4s, 1909, . . .	2,000.00	2,000.00	2,000.00
North Canaan, " Opt., 3-4s, 1921, . . .	29,000.00	29,000.00	29,000.00
Worcester, Mass., 4s, 1938, . . .	5,000.00	5,000.00	5,600.00
Newark, N. J., 4s, 1922, . . .	5,000.00	5,000.00	5,500.00
Toledo, Ohio, 4s, 1944, . . .	5,000.00	5,000.00	5,200.00
Totals, \$	59,000.00	59,000.00	60,600.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917, . . . \$	10,000.00	10,000.00	12,000.00
" " " 4s, 1988, . . .	15,000.00	15,000.00	15,600.00
Chicago & Eastern Illinois, 5s, 1937, . . .	10,000.00	10,000.00	11,700.00
Chicago, Milwaukee & St. Paul, 4s, 1989, . . .	10,000.00	10,000.00	10,800.00

CANAAN SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago, Burlington & Quincy, 3½s, 1949,	\$ 5,000.00	4,700.00	4,700.00
Illinois Central (Louisville Div.), 3½s, 1953,	10,000.00	9,850.00	9,500.00
Minneapolis & St. Louis, 4s, 1949,	15,000.00	15,000.00	14,250.00
N. Y. Central & Hudson River, 8½s, 1997,	10,000.00	9,700.00	9,900.00
St. Paul, Minnapolis & Manitoba, 4s, 1937,	10,000.00	10,000.00	10,200.00
New London Northern, 4s, 1910,	5,000.00	5,000.00	5,100.00
Totals,	\$ 100,000.00	99,250.00	103,750.00
BANK STOCKS.			
20 shares National Iron, Falls Village, Conn.,	\$ 2,000.00	2,000.00	2,000.00
5 " Conn. National, Bridgeport, "	500.00	500.00	750.00
5 " Citizen's Cent. National, N. Y. City,	500.00	500.00	750.00
10 " Fourth " "	1,000.00	1,000.00	2,200.00
Totals,	\$ 4,000.00	4,000.00	5,700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	771; total amount,	\$153,068.33
2	Number of depositors having \$1,000 and not over \$2,000,	48; total amount,	55,024.93
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	17,713.36
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	820; total deposits,	\$225,801.62
6	Largest amount due a single depositor,		4,866.84
7	Number of accounts opened during the past year, 154; number closed, 120; increase, 34.		
8	Amount deposited, including interest credited, during the past year,		71,569.76
9	Amount withdrawn during the past year,		63,823.87
10	Amount of increase,		7,745.89
11	Total of interest and profit and loss, and rent accounts per last report,	\$9,320.42	
12	Amount of income received during the year,	9,574.29—	18,894.71
13	Total expenses including salaries during the year,	948.19	
14	State tax during the year,	841.08	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	35.00	
17	All other amounts charged off,	68.81	

CANAAN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

18	Dividends, 1½ per cent. paid Oct. 1, 1903; amount,	\$3,528.19	
	1½ per cent paid April 1, 1904; amount,	3,701.57	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss, and rent accounts per this report,	9,776.87—	18,894.71
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,100.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,800.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.		

OFFICERS.— President, George W. Cowdrey ; Treasurer, John B. Reed ; Directors or Trustees, George W. Cowdry, John B. Reed, Joseph W. Peet, Jay A. Underwood, George S. Fuller, Geo. L. Parsons, Geo. S. Dunning N. L. Jackson, Fred R. Collier.

CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,421,477.50	Whole amount of deposits,	\$7,781,109.85
Loans on collateral security,	209,570.00	Surplus account,	250,000.00
Loans on personal security only,	62,185.00	Interest account, less current expenses, and taxes paid,	9,967.99
Town, city, and borough notes and orders,	51,000.00	Profit and loss account,	151,815.91
School district notes and orders,	47,530.00		
Town, city, school district, and corporation bonds,	1,947,275.00		
Railroad bonds,	4,046,612.50		
Bank stocks in Connecticut,	20,000.00		
Bank stocks in other states,	84,000.00		
Real estate by foreclosure,	17,496.84		
Banking house,	25,000.00		
Insurance and taxes advanced on real estate mortgaged,	62.50		
Premium account,	96,628.65		
Rent account,	18.81		
Cash in banks,	96,548.32		
Cash in vault,	16,993.63		
Total Assets,	\$8,142,898.75	Total Liabilities,	\$8,142,898.75

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, Conn.,	\$ 20,000.00	20,000.00	20,000.00
" Sprague, "	14,000.00	14,000.00	14,000.00
City of Norwich, "	17,000.00	17,000.00	17,000.00
Totals,	\$ 51,000.00	51,000.00	51,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Twelfth, Griswold,	\$ 24,500.00	24,500.00	24,500.00
Shetucket, Norwich, et al.,	300.00	300.00	300.00
West Chelsea, Norwich,	22,100.00	22,100.00	22,100.00
West Town Street, Norwich,	630.00	630.00	630.00
Totals,	\$ 47,530.00	47,530.00	47,530.00

CHELSEA SAVINGS BANK, NORWICH.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.							
City of Los Angeles, Cal.,	4½s,	1918-32,	\$		100,100.00	100,100.00	112,112.00
" " "	4s,	1910-38,			81,175.00	81,175.00	82,844.08
" Colorado Spr'gs, Col.,	4s,	1916,			30,000.00	30,000.00	30,000.00
" " "	4s,	1916,			34,000.00	34,000.00	34,000.00
" Pueblo, Col.,	5s,	1918,			100,000.00	100,000.00	111,000.00
Town of Bristol, Conn.,	4s,	1927,			44,000.00	44,000.00	46,640.00
" Colchester, "	4s,	1908-34,			26,000.00	26,000.00	26,520.00
" " "	3½s,	1933-55,			23,000.00	23,000.00	23,000.00
" Essex, "	3½s,	1928,			22,000.00	22,000.00	22,220.00
" Greenwich, "	4s,	1912,			160,000.00	160,000.00	160,000.00
" Old Saybrook, Conn.,	4½s,	1914,			14,000.00	14,000.00	14,840.00
" Vernon, "	8s,	1906,			60,000.00	60,000.00	58,800.00
City of New Britain, "	4s,	1932,			25,000.00	25,000.00	26,500.00
" Rockville, "	4s,	1927,			55,000.00	55,000.00	57,750.00
" Chicago, Ill.,	4s,	1921,			100,000.00	100,000.00	103,000.00
" Kansas City, Kan.,	5s,	1928,			100,000.00	100,000.00	115,000.00
" Duluth, Minn.,	4s,	1921,			30,000.00	30,000.00	30,000.00
" " "	4½s,	1922,			20,000.00	20,000.00	21,300.00
" Omaha, Neb.,	5s,	1912,			93,000.00	93,000.00	99,045.00
" " "	5s,	1918,			85,000.00	85,000.00	87,625.00
" " "	4½s,	1933,			125,000.00	125,000.00	136,250.00
" South Omaha, Neb.,	5s,	1905-28,			52,000.00	52,000.00	53,560.00
" " "	5s,	1924,			26,000.00	26,000.00	26,910.00
" Hoboken, N. J.,	4s,	1917,			10,000.00	10,000.00	10,300.00
" " "	4s,	1918-26,			90,000.00	90,000.00	93,150.00
" Paterson, "	5s,	1915-7,			25,000.00	25,000.00	27,625.00
" " "	4s,	1920,			25,000.00	25,000.00	25,875.00
" " "	4s,	1939,			70,000.00	70,000.00	72,695.00
" N. Y. (Gravesend), N. Y.,	5s,	1934,			8,000.00	8,000.00	9,920.00
" Columbus, Ohio,	5s,	1913,			50,000.00	50,000.00	54,500.00
" " "	4½s,	1921,			20,000.00	20,000.00	21,800.00
" " "	4s,	1927,			50,000.00	50,000.00	51,750.00
" Lima, "	4s,	1916-22,			50,000.00	50,000.00	50,000.00
" Toledo, "	4s,	1923,			27,000.00	27,000.00	27,675.00
" " "	4s,	1925,			25,000.00	25,000.00	25,625.00
" " "	4s,	1942,			7,000.00	7,000.00	7,175.00
" Portland (Albina), Ore.,	6s,	1921,			10,000.00	10,000.00	12,450.00
" Pawtucket, R. I.,	4s,	1934,			20,000.00	20,000.00	20,900.00
" " "	4s,	1937,			80,000.00	80,000.00	83,600.00
" Oshkosh, Wis.,	4s,	1918,			75,000.00	75,000.00	75,750.00
Totals,					\$1,947,275.00	1,947,275.00	2,048,706.06

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chic., Bur. & Quincy (Ill. Div.),	3½s, 1949, \$	300,000.00	281,812.50	282,750.00
" " " " "	4s, 1949,	100,000.00	100,000.00	105,250.00
" " " " Neb. Ex.,	4s, 1927,	100,000.00	100,000.00	105,500.00
Chicago & Eastern Illinois,	5s, 1937,	300,000.00	300,000.00	360,000.00
Chicago, Hammond & Western,	6s, 1927,	30,000.00	30,000.00	37,200.00
Chicago, Milwaukee & St. Paul,	4s, 1939,	350,000.00	350,000.00	382,375.00
Dakota & Great Southern,	5s, 1916,	20,000.00	20,000.00	22,375.00
Dubuque Division,	6s, 1920,	16,000.00	16,000.00	19,920.00
La Crosse & Davenport Div.,	5s, 1919,	25,000.00	25,000.00	28,625.00
Wisconsin Valley,	7s, 1909,	37,000.00	37,000.00	41,440.00
Chicago & Northwestern :—				
Cedar Rapids & Missouri R.,	7s, 1916,	45,000.00	45,000.00	56,700.00
Chic., St. Paul, M. & Omaha,	6s, 1930,	229,000.00	229,000.00	308,005.00
" " " " "	3½s, 1930,	100,000.00	95,000.00	94,000.00
Madison Extension,	7s, 1911,	48,000.00	48,000.00	50,740.00
St. Paul & Sioux City,	6s, 1919,	52,000.00	52,000.00	64,480.00
Chicago, Rock Island & Pacific,	4s, 1938,	300,000.00	300,000.00	314,250.00
Bur., Cedar Rap. & Northern,	5s, 1934,	125,000.00	125,000.00	148,906.25
Cedar Rapids, Iowa Falls & Northwestern,	5s, 1921,	5,000.00	5,000.00	5,581.25
Cleveland & Mahoning Valley,	5s, 1938,	100,000.00	100,000.00	115,250.00
Erie, Buffalo, New York & Erie,	7s, 1916,	50,000.00	50,000.00	62,625.00
Elmira State Line,	7s, 1905,	17,000.00	17,000.00	17,595.00
Goshen & Deckertown,	6s, 1928,	10,000.00	10,000.00	12,300.00
Newcastle & Shenango Valley,	6s, 1917,	5,000.00	5,000.00	5,650.00
Evansville & Terre Haute,	5s, 1930,	35,000.00	35,000.00	35,000.00
Gt. Northern, Eastern of Minn.,	4s, 1948,	200,000.00	200,000.00	200,000.00
Montana Central,	6s, 1938,	50,000.00	50,000.00	66,250.00
St. Paul, Minn. & Manitoba,	4½s, 1933,	150,000.00	150,000.00	165,000.00
" " " " "	6s, 1933,	50,000.00	50,000.00	67,000.00
St. Paul, M. & M., Dak. Ex.,	6s, 1910,	140,000.00	140,000.00	156,800.00
" " " " Mon. Ex.,	4s, 1937,	50,000.00	50,000.00	51,500.00
Willmar & Sioux Falls,	5s, 1938,	100,000.00	100,000.00	117,500.00
Illinois Central,	3½s, 1951,	50,000.00	50,000.00	46,100.00
Chic., St. L. & New Orleans,	5s, 1951,	63,000.00	63,000.00	78,435.00
Iowa Falls & Sioux City,	7s, 1917,	25,000.00	25,000.00	31,875.00
Joliet & Northern Indiana,	7s, 1907,	50,000.00	50,000.00	54,000.00
Louisville & Nashville—unified,	4s, 1940,	300,000.00	297,300.00	302,250.00
Mineral Range,	5s, 1931,	25,000.00	25,000.00	25,000.00
Minneapolis & St. Louis,	7s, 1910,	50,000.00	50,000.00	56,625.00
" " " " "	5s, 1934,	45,000.00	45,000.00	52,200.00
Pa., Cleveland & Pittsburg,	4½s, 1942,	50,000.00	50,000.00	56,250.00
Southwest Pennsylvania,	7s, 1917,	56,000.00	56,000.00	72,240.00
Sunbury & Lewiston,	4s, 1936,	125,000.00	125,000.00	125,781.25
Terre Haute & Indianapolis,	5s, 1925,	100,000.00	100,000.00	104,000.00
Totals,		\$4,073,000.00	4,046,612.50	4,505,328.75

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
200 shares	Thames National, Norwich, \$	20,000.00	20,000.00	32,000.00
100 "	American Ex. Nat., New York,	10,000.00	10,000.00	23,500.00
53 "	Citizens Central " "	5,300.00	5,300.00	7,950.00
125 "	Commerce " "	12,500.00	12,500.00	27,000.00
14 "	Corn Exchange " "	1,400.00	1,400.00	5,530.00
10 "	First Nat., " "	1,000.00	1,000.00	6,050.00
120 "	Fourth " "	12,000.00	12,000.00	27,600.00
180 "	Hanover " "	18,000.00	18,000.00	97,200.00
80 "	Imp't's & Trad'r's, " "	3,000.00	3,000.00	17,250.00
100 "	Merchants " "	5,000.00	5,000.00	8,750.00
100 "	Merchants Ex. " "	5,000.00	5,000.00	8,000.00
90 "	Nassau " "	4,500.00	4,500.00	8,550.00
25 "	New York, N. B. A., " "	2,500.00	2,500.00	7,125.00
38 "	Park National, " "	3,800.00	3,800.00	19,000.00
Totals, \$		104,000.00	104,000.00	295,505.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,903; total amount, \$1,962,679.52
2	Number of depositors having \$1,000 and not over \$2,000,	1,214; total amount, 1,653,021.98
3	Number of depositors having over \$2,000 and not over \$10,000,	894; total amount, 3,292,715.15
4	Number of depositors having over \$10,000,	61; total amount, 822,698.20
5	Total number of depositors,	10,072; total deposits, \$7,731,109.85
6	Largest amount due a single depositor,	\$20,000.00
7	Number of accounts opened during the past year, 1,447; number closed, 1,208; increase, 239.	
8	Amount deposited, including interest credited, during the past year,	1,558,917.85
9	Amount withdrawn during the past year,	1,283,137.67
10	Amount of increase,	275,780.18
11	Total of interest and profit and loss, and rent accounts per last report,	\$169,257.47
12	Amount of income received during the year,	363,023.17— 532,280.64
13	Total expenses including salaries during the year,	16,241.79
14	State tax during the year,	17,507.90
15	Town and city taxes and assessments paid,	1,079.25
16	Net amount of premiums charged off,	34,230.51
17	All other amounts charged off,	5,808.87
18	Dividends, 2 per cent. paid March 1, 1904; amount,	146,867.51
	2 per cent. paid Sept. 1, 1904; amount,	149,274.72
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss, and rent accounts per this report,	161,270.09— \$532,280.64

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Amount of past due paper at this time is	0
22	Amount of assets yielding no income the past year,	12,985.84
23	Loans on real estate—are they all first mortgages,	Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	164,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	60,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Wednesday in September.	
30	Date of annual meeting to elect President, Treasurer, and other officers, Third Wednesday in September.	

OFFICERS.—President, Edward Harland; Vice-Presidents, Frederick S. Camp, Henry H. Gallup, David A. Billings; Directors, George D. Coit, Wm. N. Blackstone, John C. Averill, Charles H. Preston, Charles E. Chandler, Winslow T. Williams, Arthur J. Dawley, Frank W. Browning, Henry G. Peck; Attorney, Wallace S. Allis; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman.

CHESTER SAVINGS BANK.

CHARLES E. SMITH, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$153,237.00	Whole amount of deposits,	\$403,445.93
Loans on collateral security,	2,000.00	Surplus account,	20,000.00
Loans on personal security only,	1,499.00	Interest account, less current expenses and taxes paid,	2,806.20
Town, city, and borough notes and orders,	18,000.00		
Town, city, school district, and corporation bonds,	55,209.67		
Railroad bonds,	186,272.00		
Bank stocks in Connecticut,	38,130.00		
Bank stocks in other states,	1,200.00		
Real estate by foreclosure,	989.61		
Banking house,	7,215.86		
Insurance and taxes advanced on real estate mortgaged,	254.40		
Cash in banks,	10,708.05		
Cash in vault,	1,536.54		
Total Assets,	\$426,252.13	Total Liabilities,	\$426,252.13

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, notes,	\$ 15,500.00	15,500.00	15,500.00
" Killingworth, notes,	2,500.00	2,500.00	2,500.00
Totals,	\$ 18,000.00	18,000.00	18,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Colorado Springs, Col., 4s, 1949,	\$ 8,000.00	7,885.00	8,200.00
Windham, Conn., 4s, 1925,	500.00	500.00	520.00
Kansas City, Kan., 6s, 1915,	5,000.00	5,000.00	5,950.00
Lexington, Ky., 4½s, 1920,	3,000.00	3,000.00	3,200.00
Omaha, Neb., 5s, 1912,	5,000.00	5,000.00	5,800.00
" " 4½s, 1924,	3,000.00	3,280.00	3,800.00
Paterson, N. J., 4s, 1949,	10,000.00	10,515.00	10,590.00
Cleveland, O., 4s, 1922,	5,000.00	5,200.00	5,250.00
Portland, Ore., 5s, 1922,	5,000.00	5,000.00	5,800.00
" " 4s, 1928,	6,500.00	6,700.00	6,760.00
" " 4s, 1934,	3,000.00	3,129.67	3,120.00
Totals,	\$ 54,000.00	55,209.67	57,990.00

CHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atchison, Topeka & Santa Fe,	4s, 1895, \$	5,000.00	4,000.00	5,175.00
Baltimore & Harrisburg,	5s, 1886,	10,000.00	10,000.00	11,800.00
Potomac Valley,	5s, 1841,	5,000.00	5,000.00	5,875.00
Central R. R. of New Jersey,	5s, 1887,	5,000.00	5,000.00	6,650.00
Chicago & Eastern Illinois,	5s, 1887,	10,000.00	10,600.00	11,900.00
Chicago & Indiana Coal,	5s, 1886,	10,000.00	11,000.00	11,650.00
Chi., Mil. & St. Paul, Dubuque Div.,	6s, 1820,	6,000.00	6,000.00	7,620.00
Chi. & Northwestern, Menom. Ex.,	7s, 1811,	3,000.00	3,000.00	3,480.00
Chicago & Northwestern, gen. mort.,	6s, 1829,	3,000.00	3,000.00	3,390.00
Chicago, Rock Island & Pacific,	4s, 1888,	10,000.00	10,000.00	10,425.00
Sault Ste. Marie & Southwestern,	5s, 1815,	1,000.00	1,000.00	1,100.00
St. Paul, Minneapolis & Manitoba,	6s, 1810,	5,000.00	5,000.00	5,670.00
" " " "	4½s, 1883,	2,000.00	2,000.00	2,165.00
Wilmar & Sioux Falls,	5s, 1888,	4,000.00	4,500.00	4,700.00
Buffalo & Susquehanna,	4s, 1851,	5,000.00	4,950.00	4,950.00
Long Island,	4s, 1882,	3,000.00	3,000.00	3,000.00
Louisville & Nashville,	4s, 1840,	5,000.00	5,000.00	5,025.00
Mineral Range,	5s, 1881,	3,000.00	3,000.00	3,300.00
Minneapolis & St. Louis,	5s, 1884,	5,000.00	5,800.00	5,900.00
" " " "	4s, 1849,	10,000.00	9,997.00	9,900.00
New York, New Haven & Hartford,	3½s, 1854,	5,000.00	4,980.00	4,850.00
Peoria & Pekin Union,	6s, 1821,	5,000.00	5,000.00	6,225.00
St. L., Iron Mt. & So., R. & G. Div.,	4s, 1883,	5,000.00	4,625.00	4,750.00
Tuscarora Valley,	5s, 1817,	5,000.00	5,000.00	5,500.00
Eastern Railway of Minnesota,	4s, 1848,	5,000.00	5,000.00	5,000.00
Totals,	\$	185,000.00	186,272.00	149,900.00
BANK STOCKS.				
20 shares Central National, Norwalk,	\$	2,000.00	2,000.00	3,100.00
80 " Deep River " Deep River,		8,000.00	8,000.00	9,120.00
40 " First " Middletown,		4,000.00	4,000.00	4,300.00
40 " Fairfield County " Norwalk,		4,000.00	3,980.00	4,000.00
25 " Farmers' & Mech. " Hartford,		2,500.00	3,000.00	3,050.00
25 " Home " Meriden,		2,500.00	2,500.00	3,000.00
30 " Middlesex Co. " Middletown,		3,000.00	2,960.00	3,000.00
10 " Meriden " Meriden,		1,000.00	1,000.00	1,200.00
60 " National Exchange, Hartford,		3,000.00	3,000.00	3,720.00
20 " National City, Danbury,		2,000.00	2,000.00	2,150.00
25 " Phoenix National, Hartford,		2,500.00	2,740.00	2,950.00
60 " Saybrook Bank, Essex,		3,000.00	3,000.00	2,900.00
24 " Merchants Exchange Nat., New York,		1,200.00	1,200.00	1,980.00
Totals,	\$	88,700.00	89,880.00	48,270.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	948; total amount,	\$175,751.41
2	Number of depositors having \$1,000 and not over \$2,000,	77; total amount,	99,766.16
3	Number of depositors having over \$2,000 and not over \$10,000,	88; total amount,	127,928.86
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,068; total deposits,	\$408,445.98
6	Largest amount due a single depositor,		7,140.00
7	Number of accounts opened during the past year, 127; number closed, 79; increase, 48.		
8	Amount deposited, including interest credited, during the past year,		88,853.41
9	Amount withdrawn during the past year,		47,839.15
10	Amount of increase,		41,014.26
11	Total of interest and profit and loss, and rent accounts per last report,	\$2,559.51	
12	Amount of income received during the year,	20,850.47—	23,409.98
13	Total expenses, including salaries, during the year,	1,924.43	
14	State tax during the year,	624.90	
15	Town and city taxes and assessments paid,	75.00	
16	Net amount of premiums charged off,	1,752.64	
17	All other amounts charged off,	1,000.00	
18	Dividends, 2 per cent. paid Feb., 1904; amount,	7,159.55	
	2 per cent. paid Aug., 1904; amount,	7,567.26	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss and rent accounts per this report,	2,806.20—	28,409.98
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		3,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2.2%
28	Net income from foreclosed real estate during the past year,		121.60
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Second Monday in July.		

OFFICERS.—President, E. O. Hungerford; Treasurer, Charles E. Smith; Directors or Trustees, E. C. Hungerford, Julius Smith, S. W. Turner, Fish Shailer, C. N. Smith, F. S. Smith, C. R. Marvin, William Bristol, Charles E. Smith.

CITIZENS' SAVINGS BANK OF STAMFORD.

WALTER E. HOUGHTON, Treasurer.

INCORPORATED, 186

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,642,042.00	Whole amount of deposits, \$2,798,492.50	
Loans on collateral security, . . .	220,781.00	Surplus account, . . .	100,000.00
Loans on personal security only, . . .	21,690.00	Interest account, less current expenses, and taxes paid, . . .	3,288.65
Town, city, and borough notes and orders, . . .	28,500.00	Profit and loss account, . . .	3,481.46
School district notes and orders, . . .	15,500.00		
Town, city, school district, and corporation bonds, . . .	100,000.00		
Railroad bonds, . . .	787,500.00		
Bank stocks in Connecticut, . . .	87,000.00		
Real estate by foreclosure, . . .	14,025.00		
Cash in banks, . . .	8,174.61		
Total Assets, . . .	\$2,905,212.61	Total Liabilities, . . .	\$2,905,212.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Stamford, Conn., . . .	\$ 25,000.00	25,000.00	25,000.00
City of Stamford, " . . .	3,500.00	3,500.00	3,500.00
Totals,	\$ 28,500.00	28,500.00	28,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Sound Beach, Conn., . . .	\$ 6,500.00	6,500.00	6,500.00
Noroton, " . . .	9,000.00	9,000.00	9,000.00
Totals,	\$ 15,500.00	15,500.00	15,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Borough of Stamford, Conn., 4s, 1906, . . .	\$ 20,000.00	20,000.00	20,200.00
Town of Stamford, " 4s, 1927, . . .	5,000.00	5,000.00	5,400.00
City of Cincinnati, Ohio, 7½s, 1906, . . .	1,000.00	1,000.00	1,050.00
City of New York, 5s, 1915, . . .	20,000.00	20,000.00	23,000.00
" " 6s, 1905, . . .	10,000.00	10,000.00	10,200.00
" Brooklyn, N. Y., 6s, 1924, . . .	10,000.00	10,000.00	13,800.00

CITIZENS' SAVINGS BANK OF STAMFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
—CONTINUED.				
City of Chicago, Ill., 4s, 1921,	\$	20,000.00	20,000.00	21,300.00
" Paterson, N. J., 5s, 1911,		14,000.00	14,000.00	15,260.00
Totals,	\$	100,000.00	100,000.00	110,210.00
RAILROAD BONDS.				
Peoria & Pekin Union Ry., 1sts, 6s, 1921,	\$	25,000.00	25,000.00	30,000.00
Beach Creek Ry., 1sts, 4s, 1936,		50,000.00	50,000.00	53,000.00
N. Y., Lackawanna & West'n, 1sts, 6s, 1921,		20,000.00	20,000.00	25,800.00
Chicago, Rock Island & Pacific:—				
Firsts registered, 6s, 1917,		30,000.00	30,000.00	36,600.00
General coupon, 4s, 1938,		50,000.00	50,000.00	53,500.00
Chicago & Northwestern, cons., 7s, 1915,		25,000.00	25,000.00	31,500.00
Chic., St. Paul, Minn. & Omaha, 6s, 1930,		25,000.00	25,000.00	33,750.00
" " " " 3½s, 1930,		50,000.00	47,500.00	47,000.00
Pittsburg, Ft. Wayne & Chic., 1sts, 7s, 1912,		10,000.00	10,000.00	12,000.00
Morris & Essex, 7s, 1914,		30,000.00	30,000.00	39,000.00
Minn. & St. Louis, 1st refdg., 4s, 1949,		50,000.00	50,000.00	47,000.00
Chic., Milwaukee & St. Paul:—				
Chic. & Pacific Western Div., 5s, 1921,		75,000.00	75,000.00	87,875.00
General Gold, Series A, 4s, 1939,		50,000.00	50,000.00	55,000.00
" " Series B, 3½s, 1939,		50,000.00	50,000.00	47,500.00
Chic. & E. Illinois, con., 1sts, 5s, 1937,		75,000.00	75,000.00	90,000.00
St. Paul, Minneapolis & Manitoba:—				
First consolidated, 6s, 1933,		20,000.00	20,000.00	26,800.00
" " reduced to 4½s, 1933,		50,000.00	50,000.00	55,500.00
Montana Central, 1sts, 6s, 1937,		10,000.00	10,000.00	13,200.00
" " " 5s, 1937,		25,000.00	25,000.00	29,250.00
Bur., Cedar Rap. & North'n cons., 5s, 1934,		25,000.00	25,000.00	29,250.00
N. Y., N. H. & H. R. R. Co.:—				
Harlem & Portchester Div., 4s, 1954,		25,000.00	25,000.00	26,750.00
Totals,	\$	770,000.00	767,500.00	868,775.00
BANK STOCKS.				
310 shares First National, Stamford, Conn., \$		31,000.00	31,000.00	68,200.00
500 " Stamford Nat., " "		15,000.00	25,000.00	25,000.00
234 " " Trust Co., " "		23,400.00	23,400.00	40,950.00
20 " City National, So. Norwalk, " "		2,000.00	2,000.00	3,000.00
20 " National of Norwalk, " "		2,000.00	2,000.00	2,100.00
36 " Danbury National, Danbury, " "		3,600.00	3,600.00	3,600.00
Totals,	\$	77,000.00	87,000.00	142,850.00

CITIZENS' SAVINGS BANK OF STAMFORD.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,148; total amount,	\$998,884.06
2	Number of depositors having \$1,000 and not over \$2,000,	588; total amount,	736,196.37
3	Number of depositors having over \$2,000 and not over \$10,000,	268; total amount,	966,697.24
4	Number of depositors having over \$10,000,	8; total amount,	102,264.83
5	Total number of depositors,	5,002; total deposits,	\$2,798,492.50
6	Largest amount due a single depositor (town of Stamford Sinking fund),		28,712.54
7	Number of accounts opened during the past year, 979; number closed, 778; increase, 201.		
8	Amount deposited, including interest credited, during the past year,		750,595.60
9	Amount withdrawn during the past year,		687,190.15
10	Amount of increase,		118,405.45
11	Total of interest and profit and loss and rent accounts per last report,	\$6,274.63	
12	Amount of income received during the year,	184,450.42—	140,725.05
13	Total expenses, including salaries, during the year,	8,578.87	
14	State tax during the year,	6,218.56	
15	Town and city taxes and assessments paid,	341.74	
16	Net amount of premiums charged off,	16,060.49	
17	All other amounts charged off,	2,270.87	
18	Dividends, 2 per cent. paid Jan'y, 1904; amount,	49,789.18	
	2 per cent. paid July, 1904; amount,	50,781.18	
19	Amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	6,720.11—	140,725.05
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		25,000.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		32,701.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Thursday in July.		
31*	State what discrimination, if any, was made in per cent. of dividend:		

OFFICERS. — President, William D. Smith; Vice-President, George E. Scofield; Treasurer, Walter E. Houghton; Directors or Trustees, William D. Smith, George E. Scofield, Joseph G. Houghton, Walter M. Smith, Edwin S. Holly, I. Franklin Wardwell, Walter E. Houghton.

* 3½ per cent. per annum in excess of \$1,000.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLARD S. PLUMB, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,108,488.75	Whole amount of deposits, . . .	\$5,181,837.35
Loans on collateral security, . . .	813,750.00	Surplus account, . . .	200,000.00
Loans on personal security only, . . .	94,750.00	Interest account, less current expenses, and taxes paid, . . .	119,217.36
Town, city, school district, and corporation bonds, . . .	793,500.00		
Railroad bonds, . . .	1,526,000.00		
Bank stocks in Connecticut, . . .	389,555.00		
Bank stocks in other states, . . .	3,200.00		
Banking house, . . .	35,000.00		
Cash in banks, . . .	214,590.84		
Cash in vault, . . .	27,220.12		
Total Assets, . . .	\$5,451,054.71	Total Liabilities, . . .	\$5,451,054.71

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
Los Angeles, Cal., . . .	4s, 1932-1938, \$	25,000.00	25,000.00	26,250.00
Denver, Col., . . .	5s, 1906, . . .	15,000.00	15,000.00	15,150.00
Pueblo, " . . .	4½s, 1918, . . .	10,000.00	10,000.00	10,500.00
Ansonia, Conn., . . .	4s, 1915, . . .	1,000.00	1,000.00	1,010.00
Bridgeport, " . . .	3½s, 1922-1937, . . .	85,000.00	85,000.00	85,850.00
" " . . .	5s, 1908, . . .	5,000.00	5,000.00	5,250.00
Danbury, " . . .	3½s, 1932, . . .	5,000.00	5,000.00	4,900.00
Danbury (Borough), Conn., . . .	4s, 1907-1911, . . .	8,000.00	8,000.00	8,030.00
Danbury, " . . .	4s, 1928, . . .	20,000.00	20,000.00	21,000.00
Huntington (F. S. D.) " . . .	4s, 1906, . . .	20,000.00	20,000.00	20,000.00
Huntington, " . . .	4s, 1917, . . .	10,000.00	10,000.00	10,300.00
Milford, " . . .	4s, 1915, . . .	15,000.00	15,000.00	15,450.00
New Britain, " . . .	4s, 1908-1927, . . .	85,000.00	85,000.00	85,770.00
New London, " . . .	4s, 1917-1919, . . .	10,000.00	10,000.00	10,500.00
Orange, " . . .	4s, 1918, . . .	5,000.00	5,000.00	5,150.00
South Norwalk, " . . .	4s, 1913, . . .	1,000.00	1,000.00	1,020.00
Waterbury, " . . .	3½s, 1917-1924, . . .	50,000.00	50,000.00	50,000.00
Waterbury, " . . .	4s, 1910-1916, . . .	8,500.00	8,500.00	8,755.00
Wilmington, Del., . . .	4s, 1926, . . .	15,000.00	15,000.00	15,600.00
Chicago, Ill., . . .	4s, 1921, . . .	25,000.00	25,000.00	25,750.00
New Bedford, Mass., . . .	7s, 1907, . . .	10,000.00	10,000.00	10,800.00
Jackson, Mich., . . .	4½s, 1913, . . .	5,000.00	5,000.00	5,800.00
Duluth, Minn., . . .	4s, 1921, . . .	10,000.00	10,000.00	9,900.00
Minneapolis, " . . .	4s, 1917-1920, . . .	50,000.00	50,000.00	52,250.00
St. Paul, " . . .	4s, 1920, . . .	25,000.00	25,000.00	26,250.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Kansas City, Mo.,	4s, 1910,	\$ 50,000.00	50,000.00	50,500.00
St. Louis, "	4s, 1912,	50,000.00	50,000.00	51,500.00
Omaha, Neb.,	4½s, 1924-1934,	30,000.00	30,000.00	32,000.00
"	5s, 1908-1913,	10,000.00	10,000.00	10,460.00
Camden, N. J.,	4s, 1926,	5,000.00	5,000.00	5,250.00
Hoboken, "	4s, 1917,	5,000.00	5,000.00	5,000.00
Paterson, "	4s, 1932,	10,000.00	10,000.00	10,200.00
"	4½s, 1908,	15,000.00	15,000.00	15,300.00
New York, N. Y.,	3½s, 1942,	25,000.00	25,000.00	25,500.00
Cincinnati, Ohio,	5s, 1910,	50,000.00	50,000.00	53,500.00
"	6s, 1906,	50,000.00	50,000.00	51,500.00
Columbus, "	4s, 1910-1913,	44,000.00	44,000.00	44,440.00
"	4½s, 1921,	1,000.00	1,000.00	1,060.00
Dayton, "	4s, 1916-1918,	19,000.00	19,000.00	19,190.00
"	5s, 1916,	1,000.00	1,000.00	1,090.00
Pawtucket, R. I.,	4s, 1910-1936,	15,000.00	15,000.00	15,300.00
Totals,	\$	793,500.00	793,500.00	817,275.00
RAILROAD BONDS.				
Boston & Maine :—				
Main Line,	4½s, 1944,	\$ 50,000.00	50,000.00	58,500.00
Central R. R. of New Jersey,	5s, 1937,	50,000.00	50,000.00	65,000.00
Chicago, Burlington & Quincy :—				
Illinois Division,	3½s, 1929,	50,000.00	50,000.00	46,500.00
Chicago, Milwaukee & St. Paul :—				
Dubuque Division,	6s, 1920,	40,000.00	40,000.00	49,600.00
General Mortgage, gold,	4s, 1939,	25,000.00	25,000.00	26,750.00
Wisconsin & Minnesota,	5s, 1921,	20,000.00	20,000.00	22,600.00
Wisconsin Valley,	7s, 1909,	17,000.00	17,000.00	19,040.00
Chicago, Rock Island & Pacific :—				
Bur., Cedar Rapids & Nor.,	5s, 1934,	25,000.00	25,000.00	29,250.00
First Mortgage,	6s, 1917,	100,000.00	100,000.00	122,000.00
General Mortgage, gold,	4s, 1938,	25,000.00	25,000.00	25,500.00
Chicago & Northwestern :—				
Cedar Rapids & Missouri River,	7s, 1916,	5,000.00	5,000.00	6,400.00
Chl., St. Paul, Minn. & Omaha,	6s, 1930,	50,000.00	50,000.00	65,500.00
Des Moines & Minneapolis,	7s, 1907,	34,000.00	34,000.00	36,720.00
Madison Extension,	7s, 1911,	33,000.00	33,000.00	38,610.00
Milwaukee & Madison,	6s, 1905,	15,000.00	15,000.00	15,150.00
Northwestern Union,	7s, 1917,	15,000.00	15,000.00	19,500.00
Sioux City & Pacific,	3½s, 1936,	15,000.00	15,000.00	18,950.00
St. Paul & Sioux City,	6s, 1919,	10,000.00	10,000.00	12,000.00
Delaware & Hudson :—				
Albany & Susquehanna,	6s, 1906,	5,000.00	5,000.00	5,150.00
Pennsylvania Division,	7s, 1917,	45,000.00	45,000.00	59,400.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Delaware, Lackawanna & Western :—			
N. Y., Lackawanna & Western, 6s, 1921, \$	25,000.00	25,000.00	31,000.00
Syracuse, Binghamton & N. Y., 7s, 1906,	25,000.00	25,000.00	26,000.00
Erie :—			
Cleveland & Mahoning Valley, 5s, 1938,	15,000.00	15,000.00	17,700.00
Great Northern :—			
St. P., Minn. & Man. (Dak. Ex.), 6s, 1910,	35,000.00	35,000.00	38,500.00
Illinois Central :—			
Chi., St. Louis & New Orleans, 5s, 1951,	5,000.00	5,000.00	6,050.00
Main Line, 4s, 1951,	50,000.00	50,000.00	54,500.00
Middle Division, 5s, 1921,	56,000.00	56,000.00	64,960.00
Springfield Division, 3½s, 1951,	50,000.00	50,000.00	48,500.00
New York Central :—			
Kalamazoo, Alle. & G. Rapids, 5s, 1938,	25,000.00	25,000.00	31,000.00
Michigan Central, 5s, 1931,	20,000.00	20,000.00	24,200.00
" " 5s, 1939,	25,000.00	25,000.00	30,250.00
Refunding Mortgage, 3½s, 1997,	25,000.00	25,000.00	24,000.00
N. Y., New Haven & Hartford :—			
Danbury & Norwalk, 5s, 1920,	50,000.00	50,000.00	57,500.00
" " 5s, 1925,	1,000.00	1,000.00	1,170.00
Debenture, 3½s, 1947,	130,000.00	130,000.00	128,500.00
" " 4s, 1914,	25,000.00	25,000.00	25,500.00
Housatonic, 5s, 1937,	35,000.00	35,000.00	43,400.00
New England, 5s, 1945,	50,000.00	50,000.00	68,000.00
New Haven & Derby, 5s, 1918,	20,000.00	20,000.00	22,600.00
New York & New England, 6s, 1905,	5,000.00	5,000.00	5,050.00
N. Y., Providence & Boston, 4s, 1942,	35,000.00	35,000.00	37,100.00
Pennsylvania :—			
Cleveland & Pittsburg, 4½s, 1942,	25,000.00	25,000.00	29,000.00
Long Island, 4s, 1932,	10,000.00	10,000.00	9,700.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	26,250.00
United N. J. R. R. & Canal Co., 4s, 1944,	100,000.00	100,000.00	107,000.00
Western Maryland :—			
Potomac Valley, 5s, 1941,	30,000.00	30,000.00	33,300.00
Totals,	\$ 1,526,000.00	1,526,000.00	1,717,950.00
BANK STOCKS.			
41 shares Ansonia National, Ansonia, \$	2,050.00	2,050.00	3,075.00
614 " Bridgeport " Bridgeport,	30,700.00	30,700.00	55,260.00
171 " City " "	17,100.00	17,100.00	25,650.00
178 " Connecticut " "	17,800.00	17,800.00	27,590.00
272 " First " "	27,200.00	27,200.00	50,320.00
26 " Pequonnock " "	2,600.00	2,600.00	3,900.00
87 " Bristol " Bristol,	3,700.00	3,700.00	6,290.00
104 " City " Danbury,	10,400.00	10,400.00	10,400.00
77 " Danbury " "	7,700.00	7,700.00	7,700.00
55 " Deep River " Deep River,	5,500.00	5,500.00	6,050.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.							
125	shares	Birmingham Nat.,	Derby,	\$	12,500.00	12,500.00	18,750.00
20	"	National Iron,	Falls Village,		2,000.00	2,000.00	2,000.00
100	"	American National,	Hartford,		5,000.00	5,000.00	6,900.00
50	"	City Bank,	"		5,000.00	5,000.00	4,000.00
20	"	Farm. & Mech. Nat.,	"		2,000.00	2,000.00	2,400.00
88	"	First National,	"		8,800.00	8,800.00	10,875.00
86	"	Hartford	"		8,600.00	8,600.00	11,180.00
21	"	National Exchange,	"		1,050.00	1,050.00	1,260.00
44	"	Phoenix National,	"		4,400.00	4,400.00	5,192.00
50	"	First	Litchfield,		5,000.00	5,000.00	5,000.00
78	"	First	Meriden,		7,800.00	7,800.00	14,430.00
66	"	Home	"		6,600.00	6,600.00	7,920.00
67	"	Meriden	"		6,700.00	6,700.00	6,700.00
51	"	Central	Middletown,		3,825.00	3,825.00	4,060.00
50	"	First	"		5,000.00	5,000.00	5,000.00
110	"	Middletown	"		8,250.00	8,250.00	11,550.00
7	"	Middle'x Co.	"		700.00	700.00	630.00
32	"	New Britain	New Britain,		3,200.00	3,200.00	4,800.00
171	"	Merchants	New Haven,		8,550.00	8,550.00	9,832.50
40	"	National N. Haven,	"		4,000.00	4,000.00	7,200.00
76	"	National Tradesmen's,	"		7,600.00	7,600.00	11,400.00
380	"	New Haven Co. Nat.,	"		3,800.00	3,800.00	5,700.00
157	"	Second National,	"		15,700.00	15,700.00	29,045.00
53	"	Yale	"		5,300.00	5,300.00	6,625.00
25	"	Nat. Bank of Com.,	New London,		2,500.00	2,500.00	3,500.00
170	"	Thames National,	Norwich,		17,000.00	17,000.00	26,850.00
10	"	Southington	Southington,		1,000.00	1,000.00	1,000.00
31	"	City	So. Norwalk,		3,100.00	3,100.00	5,425.00
20	"	First	Stamford,		2,000.00	2,000.00	4,000.00
146	"	Stamford	"		4,380.00	4,380.00	6,570.00
29	"	First	Stonington,		2,900.00	2,900.00	3,335.00
10	"	Brooks	Torrington,		1,000.00	1,000.00	1,500.00
25	"	First	Wallingford,		2,500.00	2,500.00	2,750.00
100	"	Citizens	Waterbury,		10,000.00	10,000.00	13,000.00
61	"	Manufact'rs	"		6,100.00	6,100.00	7,320.00
309	"	Waterbury	"		15,450.00	15,450.00	24,720.00
20	"	Westport	Westport,		2,000.00	2,000.00	2,200.00
40	"	Hurlbut	Winsted,		4,000.00	4,000.00	6,000.00
32	"	Title Guar. & Trust Co.,	N. York,		3,200.00	3,200.00	14,400.00
Totals,					\$ 342,755.00	342,755.00	510,274.50

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,008 ; total amount,	\$2,208,169.70
2	Number of depositors having \$1,000 and not over \$2,000,	1,421 ; total amount,	1,947,979.97
3	Number of depositors having over \$2,000 and not over \$10,000,	395 ; total amount,	961,794.58
4	Number of depositors having over \$10,000,	1 ; total amount,	18,898.10
5	Total number of depositors,	10,820 ; total deposits,	\$5,181,837.85
6	Largest amount due a single depositor,		18,898.10
7	Number of accounts opened during the past year, 1,985 ; number closed, 1895 ; increase, 90.		
8	Amount deposited, including interest credited, during the past year,		1,283,928.83
9	Amount withdrawn during the past year,		1,189,277.46
10	Amount of increase,		94,651.37
11	Total of interest and profit and loss, and rent accounts per last report,	\$118,051.76	
12	Amount of income received during the year,	247,368.56 —	360,420.32
13	Total expenses, including salaries, during the year,	13,088.35	
14	State tax during the year,	10,806.88	
15	Town and city taxes and assessments paid,	490.12	
16	Net amount of premiums charged off,	31,078.68	
17	All other amounts charged off,	14,675.06	
18	Dividends, 1½ per cent. paid Jan., 1904 ; amount,	84,978.08	
	1½ per cent. paid July, 1904 ; amount,	86,151.84	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss, and rent accounts per this report,	119,217.86 —	360,420.32
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages ?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		65,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		98,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		50,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, David F. Hollister ; Vice-Presidents, John M. Wheeler, Edward A. Lewis, Edwin Banks, Benjamin Fletcher ; Treasurer, Willard S. Plumb ; Trustees, George M. Baldwin, Edwin Banks, George K. Birdseye, C. B. Buckingham, Edward W. Button, Benjamin Fletcher, Theodore B. Ford, William T. Hincks, D. F. Hollister, Samuel W. Hubbell, William H. Kelsey, Edward A. Lewis, Willard S. Plumb, Frederick W. Read, John M. Wheeler.

CITY SAVINGS BANK, MERIDEN.

GEORGE M. LUCAS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$620,615.00	Whole amount of deposits, . . .	\$2,966,181.27
Loans on collateral security, . . .	66,087.93	Surplus account, . . .	60,000.00
Town, city, and borough notes and orders, . . .	25,000.00	Interest account, less current expenses, and taxes paid, . . .	10,429.36
Town, city, school district, and corporation bonds, . . .	165,000.00	Profit and loss account, . . .	13,100.98
Railroad bonds, . . .	1,978,000.00	Rent account, . . .	69.61
Bank stocks in Connecticut, . . .	93,100.00		
Bank stocks in other states, . . .	10,000.00		
Real estate by foreclosure, . . .	3,500.00		
Cash in banks, . . .	98,478.29		
Total Assets, . . .	\$3,049,781.22	Total Liabilities, . . .	\$3,049,781.22

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, notes,	\$ 25,000.00	25,000.00	25,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Borough of Willimantic, 4s, 1904, \$	10,000.00	10,000.00	10,000.00
Town of Meriden, 4s, 1911,	20,000.00	20,000.00	20,600.00
City " " 4s, 1912,	25,000.00	25,000.00	25,800.00
Town " " 3½s, 1921,	25,000.00	25,000.00	25,000.00
City of Danbury, 4s, 1920,	10,000.00	10,000.00	10,600.00
Borough of Wallingford, 4s, 1923,	20,000.00	20,000.00	21,300.00
City of New Britain, 4s, 1927,	30,000.00	30,000.00	32,300.00
Town of Ridgefield, 3½s, 1927,	25,000.00	25,000.00	25,000.00
Totals,	\$ 165,000.00	165,000.00	170,600.00
RAILROAD BONDS.			
St. Paul, Minn. & Manitoba, 6s, 1909, \$	25,000.00	27,000.00	27,800.00
" " " Dakota Ex., 6s, 1910,	25,000.00	27,000.00	28,300.00
Chi., Mil. & St. P., C. & P. Div., 6s, 1910,	25,000.00	28,000.00	28,300.00
Chi. & Northwest'n, Menominee Div., 7s, 1911,	25,000.00	30,000.00	30,400.00
Chicago, Mil. & St. Paul Terminal, 5s, 1914,	50,000.00	55,000.00	56,500.00
Morris & Essex, 7s, 1914,	25,000.00	30,000.00	32,300.00
" " " 7s, 1915,	75,000.00	97,000.00	98,800.00
Chicago & Northwestern, 7s, 1915,	25,000.00	32,000.00	32,900.00
Northwestern Union, 7s, 1917,	25,000.00	30,000.00	34,100.00
Chicago, Rock Island & Pacific, 6s, 1917,	50,000.00	61,000.00	63,000.00
Delaware & Hudson, 7s, 1917,	25,000.00	33,000.00	34,100.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	30,000.00	34,100.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
McKeesport & Belle Vernon, 6s, 1918, \$	50,000.00	61,000.00	63,700.00
New Haven & Derby, 5s, 1918,	25,000.00	27,000.00	29,100.00
Danbury & Norwalk, 5s, 1920,	25,000.00	25,000.00	29,500.00
Chi., Mil. & St. P., Dubuque Div., 6s, 1920,	25,000.00	31,000.00	32,600.00
" " " C. & P. W. " 5s, 1921,	50,000.00	56,000.00	59,500.00
New York, Lack. & Western, 6s, 1921,	75,000.00	94,000.00	98,900.00
Peoria & Pekin Union, 6s, 1921,	35,000.00	44,000.00	46,200.00
Rensselaer & Saratoga, 7s, 1921,	50,000.00	70,000.00	72,800.00
Terre Haute & Indiana, 5s, 1925,	25,000.00	25,000.00	30,500.00
Chi., St. Paul, Minn. & Omaha, 6s, 1930,	50,000.00	66,000.00	71,200.00
Michigan Central, 5s, 1931,	25,000.00	28,000.00	31,500.00
Long Island, 4s, 1932,	20,000.00	20,000.00	21,700.00
Pittsburg, McKeesp't & Yough., 6s, 1932,	50,000.00	65,000.00	72,100.00
St. Paul, Minn. & Manitoba, 4½s, 1933,	25,000.00	26,000.00	29,500.00
Burl., Cedar Rapids & N., 5s, 1934,	100,000.00	115,000.00	128,000.00
Minneapolis & St. Louis, 5s, 1934,	25,000.00	30,000.00	31,900.00
Chicago & Indiana Coal, 5s, 1936,	25,000.00	30,000.00	32,100.00
Chicago & Eastern Illinois, 5s, 1937,	100,000.00	116,000.00	130,000.00
Housatonic, 5s, 1937,	50,000.00	65,000.00	64,600.00
Montana Central, 6s, 1937,	25,000.00	33,000.00	37,100.00
Cleveland & Mahoning Valley, 5s, 1938,	50,000.00	56,000.00	64,800.00
Willmar & Sioux Falls, 5s, 1938,	50,000.00	59,000.00	64,800.00
Mich. Central, Kal. & S. H. Div., 5s, 1939,	25,000.00	30,000.00	32,500.00
Erie & Pittsburg, 3½s, 1940,	25,000.00	25,000.00	25,000.00
Cleveland & Pittsburg, 4½s, 1942,	25,000.00	30,000.00	30,200.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	30,000.00	32,900.00
New York, New Haven & Htfd., 4s, 1947,	50,000.00	56,000.00	56,000.00
Chi., St. Louis & New Orleans, 5s, 1951,	50,000.00	64,000.00	67,200.00
Central of New Jersey, 5s, 1987,	50,000.00	66,000.00	70,000.00
Chicago, Milwaukee & St. Paul, 3½s, 1989,	50,000.00	50,000.00	50,000.00
Totals,	\$1,655,000.00	1,973,000.00	2,106,000.00
BANK STOCKS.			
200 shares First National, Meriden, \$	20,000.00	20,000.00	40,000.00
200 " Home " "	20,000.00	20,000.00	24,000.00
76 " Meriden " "	7,600.00	7,600.00	8,360.00
162 " National Bank, Norwalk,	16,200.00	16,200.00	17,820.00
20 " Fairfield Co. Nat., "	2,000.00	2,000.00	2,000.00
104 " Second " New Haven,	10,400.00	10,400.00	20,800.00
70 " Merchants " "	3,500.00	3,100.00	4,025.00
3 " First " Middletown,	300.00	300.00	300.00
60 " Southington " Southington,	6,000.00	6,000.00	6,600.00
50 " Mechanics, New Britain,	5,000.00	5,000.00	8,500.00
25 " New Britain " "	2,500.00	2,500.00	4,000.00
200 " Merchants Ex. " New York,	10,000.00	10,000.00	15,000.00
Totals,	\$ 103,500.00	103,100.00	151,405.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,144; total amount,	\$940,727.47
2	Number of depositors having \$1,000 and not over \$2,000,	547; total amount,	788,283.65
3	Number of depositors having over \$2,000 and not over \$10,000,	838; total amount,	1,164,047.29
4	Number of depositors having over \$10,000,	8; total amount,	128,122.86
5	Total number of depositors,	5,037; total deposits,	\$2,966,181.27
6	Largest amount due a single depositor,		19,043.72
7	Number of accounts opened during the past year, 712; number closed, 510; increase, 202.		
8	Amount deposited, including interest credited, during the past year,		661,223.15
9	Amount withdrawn during the past year,		429,610.65
10	Amount of increase,		231,612.50
11	Total of interest and profit and loss, and rent accounts per last report,	\$15,914.20	
12	Amount of income received during the year,	189,197.15—	155,111.35
13	Total expenses, including salaries, during the year,	4,563.25	
14	State tax during the year,	6,232.86	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	10,880.50	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	58,721.22	
	2 per cent. paid July 1, 1904; amount,	56,233.18	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss, less rent accounts, per this report,	23,530.34—	155,111.35
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		70,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Second Monday in July.		

OFFICERS.—President, Charles L. Rockwell; Treasurer, George M. Lucas; Directors or Trustees, Charles L. Rockwell, Seth J. Hall, Charles L. Upham, John C. Byrbee, Charles F. Linsley, John Tait, C. P. Bradley, N. L. Bradley, Dexter W. Parker, Ratcliffe Hicks, H. L. Schleiter, William Lewis, Gilbert Rogers, Wm. H. Lyon.

THE CITY SAVINGS BANK OF MIDDLETOWN.

WALTER C. JONES, President.

INCORPORATED, 1908.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$5,150.00	Whole amount of deposits, .	\$7,453.14
Loans on collateral security, .	465.00	Interest account, less current expenses, and taxes paid,	217.24
Cash in banks,	1,755.88		
Cash in vault,	300.00		
Total Assets,	\$7,670.88	Total Liabilities,	\$7,670.88

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	51; total amount,	\$5,440.80
2	Number of depositors having \$1,000 and not over \$2,000,	2; total amount,	2,012.84
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	53; total deposits,	\$7,453.14
6	Largest amount due a single depositor,		0
7	Number of accounts opened during the past year, 62; number closed, 9; increase, 53,		
8	Amount deposited, including interest credited, during the past year,		10,063.78
9	Amount withdrawn during the past year,		2,610.64
10	Amount of increase,		7,453.14
11	Total of interest and profit and loss and rent accounts per last report,	0	
12	Amount of income received during the year,	\$277.82—	277.82
13	Total expenses including salaries during the year,	0	
14	State tax during the year,	0	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid May 31, 1904; amount,	60.58	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	217.24—	277.82
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		0
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00

THE CITY SAVINGS BANK OF MIDDLETOWN.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$400.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in February.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in February.	

OFFICERS. — President, Frederick Babcock ; Treasurer, Walter C. Jones ; Directors or Trustees, Frederick Babcock, George S. Butler, Charles W. Bevin, Walter C. Jones, Otis A. Smith, Elmer G. Derby, Henry Davis, Orlando Burr, George I. Allen, Isaac Spear, Richard Davis, John L. Fisk, William Mylchrust, Frederick P. Burr.

COLCHESTER SAVINGS BANK.

WILLIAM H. VAN HORN, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$10,972.00	Whole amount of deposits, . . .	\$24,882.90
Loans on personal security only, . . .	4,000.00	Surplus account, . . .	6,016.53
Real estate by foreclosure, . . .	4,627.28	Interest account, less current expenses, and taxes paid, . . .	1.50
Banking-house fixtures, . . .	665.50		
Savings bank deposits, . . .	4,764.74		
Cash in banks, . . .	4,868.84		
Cash in vault, . . .	1,453.07		
Total Assets, . . .	\$30,850.93	Total Liabilities, . . .	\$30,850.93

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	933; total amount, . . .	\$24,882.90
2	Number of depositors having \$1,000 and not over \$2,000, . . .	0; total amount, . . .	0
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount, . . .	0
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	933; total deposits, . . .	\$24,882.90
6	Largest amount due a single depositor, . . .		662.11
7	Number of accounts opened during the past year, 1; number closed, 4; decrease, 3.		
8	Amount deposited, including interest credited, during the past year, . . .		0
9	Amount withdrawn during the past year, . . .		21,038.23
10	Amount deducted from surplus, . . .	\$938.47	
11	Total of interest and profit and loss and rent accounts per last report, . . .	878.40	
12	Amount of income received during the year, . . .	1,206.47—	3,068.34
13	Total expenses including salaries during the year, . . .	864.82	
14	State tax during the year, . . .	0	
15	Town and city taxes and assessments paid, . . .	181.04	
16	Net amount of premiums charged off, . . .	0	
17	All other amounts charged off, . . .	2,020.98	
18	Dividends per cent. paid 19—; amount, . . .	0	
	per cent. paid 19—; amount, . . .	0	
19	Net amount carried to surplus, . . .	0	
20	Total of interest and profit and loss and rent accounts per this report, . . .	1.50—	3,068.34
21	Amount of past-due paper at this time is . . .		0
22	Amount of assets yielding no income the past year, . . .		2,000.00
23	Loans on real estate—are they all first mortgages? . . .		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		5,000.00

COLCHESTER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, August 31st.	
30	Date of annual meeting to elect President, Treasurer, and other officers, August 31st.	

OFFICERS. — Vice-President, Joseph Smith ; Treasurer, Wm. H. Van Horn ; Directors or Trustees, Joseph N. Adams, H. P. Buell, S. P. Willard, Samuel N. Morgan, Wm. P. Adams, Dwight C. Gillett, Chas. T. Williams, Frank B. Taylor, Charles H. Rogers.

COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$738,425.00	Whole amount of deposits, . . .	\$824,721.84
Loans on collateral sec'y, . . .	11,200.00	Surplus account, . . .	87,908.60
Loans on personal security only, . . .	52,649.52	Interest account, less current expenses, and taxes paid, . . .	3,987.22
Town, city, and borough notes and orders, . . .	7,000.00		
School district notes and orders, . . .	500.00		
Bank stocks in Connecticut, . . .	33,350.00		
Real estate by foreclosure, . . .	15,040.88		
Banking house, . . .	5,000.00		
Cash in banks, . . .	85,917.22		
Cash in vault, . . .	17,585.54		
Total Assets, . . .	\$916,617.66	Total Liabilities, . . .	\$916,617.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Canton, order, \$	7,000.00	7,000.00	7,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Burlington, 9th School District, Conn., . . . \$	500.00	500.00	500.00
BANK STOCKS.			
100 shares N. Haven Co. Nat., N. Haven, Conn., \$	1,000.00	1,000.00	1,500.00
12 " Yale National, " " "	1,200.00	1,200.00	1,500.00
183 " National Exchange, Hartford, " "	6,650.00	6,650.00	8,379.00
4 " Phoenix National, " " "	400.00	400.00	488.00
5 " Far. & Mech. " " "	500.00	500.00	590.00
42 " First " Rockville, " "	4,200.00	4,200.00	4,200.00
40 " Rockville " " "	4,000.00	4,000.00	4,000.00
15 " First " Norwich, " "	1,500.00	1,500.00	1,500.00
16 " Uncas " " "	1,600.00	1,600.00	1,680.00
38 " Southington " Southington, " "	3,800.00	3,800.00	4,104.00
10 " Manufacturers " Waterbury, " "	1,000.00	1,000.00	1,800.00
5 " Citizens " " "	500.00	500.00	675.00
5 " Waterbury " " "	250.00	250.00	400.00
10 " First " Portland, " "	1,000.00	1,000.00	1,000.00
50 " Canton Trust Co., Collinsville, " "	5,000.00	5,000.00	5,500.00
15 " Mystic River, Nat., Mystic, " "	750.00	750.00	750.00
Totals, \$	33,350.00	33,350.00	37,566.00

COLLINSVILLE SAVINGS SOCIETY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,568; total amount,	\$304,095.21
2	Number of depositors having \$1,000 and not over \$2,000,	155; total amount,	308,206.40
3	Number of depositors having over \$2,000 and not over \$10,000,	81; total amount,	301,222.63
4	Number of depositors having over \$10,000,	1; total amount,	11,197.61
5	Total number of depositors,	1,800; total deposits,	\$824,721.84
6	Largest amount due a single depositor,		11,197.61
7	Number of accounts opened during the past year, 147; number closed, 119; increase, 28.		
8	Amount deposited, including interest credited, during the past year,		131,388.59
9	Amount withdrawn during the past year,		112,642.06
10	Amount of increase,		18,696.53
11	Total of interest and profit and loss and rent accounts per last report,	\$5,818.67	
12	Amount of income received during the year,	42,530.99—	48,349.66
13	Total expenses, including salaries, during the year,	4,377.28	
14	State tax during the year,	1,607.65	
15	Town and city taxes and assessments paid,	747.96	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	5,000.00	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	15,722.45	
	2 per cent. paid July 1, 1904; amount,	15,828.18	
19	Net amount carried to surplus,	1,078.97	
20	Total of interest and profit and loss and rent accounts per this report,	3,987.22—	48,349.66
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		51,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		12,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.		

OFFICERS.— President, J. B. Lougee; Treasurer, John D. Andrews; Directors or Trustees, J. B. Lougee, John D. Andrews, Wm. H. Parmelee, F. M. Mills, T. A. Alderman, John C. Aldrich, C. A. Farnham, B. O. Higley, Walter Reed, E. W. Fancher, Isaac Barnes.

CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$2,930,900.00	Whole amount of deposits,	\$8,937,320.98
Loans on collateral security,	508,880.00	Surplus account,	618,475.03
Loans on personal security only,	41,100.00	Interest account, less current expenses, and taxes paid,	38,362.03
Town, city, and borough notes and orders,	34,000.00		
State bonds,	110,000.00		
Town, city, school district, and corporation bonds,	2,074,750.00		
Railroad bonds,	3,406,000.00		
Railroad stocks,	37,500.00		
Bank stocks in Connecticut,	92,250.00		
Bank stocks in other states,	52,400.00		
Real estate by foreclosure,	10,562.14		
Banking house and lot,	100,000.00		
Cash in banks,	76,784.69		
Cash in vault,	119,081.15		
Total Assets,	\$9,589,157.98	Total Liabilities,	\$9,589,157.98

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, 3½s, 1988-1940, \$	60,000.00	60,000.00	63,000.00
Connecticut, 3s, 1910,	50,000.00	50,000.00	50,000.00
Totals,	110,000.00	110,000.00	113,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Orange,	28,000.00	28,000.00	28,000.00
Borough of West Haven,	6,000.00	6,000.00	6,000.00
Totals,	34,000.00	34,000.00	34,000.00
RAILROAD STOCKS.			
100 shares Pittsburg, Ft. Wayne & Chicago, \$	10,000.00	10,000.00	18,000.00
275 " New York, New Haven & Htd.,	27,500.00	27,500.00	51,250.00
Totals,	37,500.00	37,500.00	69,250.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.			
Boston, Mass., 4s, 1912-1918, \$	10,000.00	10,000 00	10,850.00
Camden, N. J., 4s, 1926,	20,000.00	20,000.00	21,000.00
Chicago, Ill., 4s, 1921,	25,000.00	25,000.00	25,750.00
Cincinnati, Ohio, 5s, 1910-1930,	50,000.00	50,000.00	53,125.00
" " 6s, 1906-1909,	49,000.00	49,000.00	50,810.00
" " 7 ⁷ / ₈ s, 1906,	5,000.00	5,000.00	5,200.00
Cleveland, " 4s, 1924-1933,	40,000.00	40,000.00	41,150.00
Columbus, " 4s, 1906-1910,	20,000.00	20,000.00	20,025.00
" " 5s, 1906-1910,	42,000.00	42,000.00	43,565.00
Dayton, " 5s, 1914-1919,	15,000.00	15,000.00	16,575.00
Davenport, Iowa, 4 ¹ / ₂ s, 1909,	60,000.00	60,000.00	61,500.00
Denver, Col., 4s, 1905-1908,	40,000.00	40,000.00	40,000.00
Hoboken, N. J., 4 ¹ / ₂ s, 1907,	13,000.00	13,000.00	13,150.00
Jackson, Mich., 5s, 1907,	45,000.00	45,000.00	46,125.00
Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,350.00
" " " 4 ¹ / ₂ s, 1915,	106,000.00	106,000.00	113,420.00
La Crosse, Wis., 3 ¹ / ₂ s, 1920,	42,000.00	42,000.00	40,320.00
Los Angeles, Cal., 4s, 1905-1937,	29,750.00	29,750.00	30,050.00
" " 4 ¹ / ₂ s, 1905-1928,	12,000.00	12,000.00	12,750.00
" " 5s, 1904,	4,000.00	4,000.00	4,000.00
Milwaukee, Wis., 3 ¹ / ₂ s, 1905-1922,	45,000.00	45,000.00	45,000.00
" " 5s, 1906,	7,000.00	7,000.00	7,105.00
Minneapolis, Minn., 4 ¹ / ₂ s, 1913-1922,	20,000.00	20,000.00	21,875.00
Muskegon, Mich., 5s, 1907-1915,	40,000.00	40,000.00	43,000.00
New York, N. Y., 3 ¹ / ₂ s, 1954,	25,000.00	25,000.00	25,600.00
Omaha, Neb., 4s, 1905,	3,000.00	3,000.00	3,000.00
" " 4 ¹ / ₂ s, 1906-1924,	82,000.00	82,000.00	84,255.00
" " 5s, 1905-1911,	32,000.00	32,000.00	32,680.00
Paterson, N. J., 4s, 1939,	25,000.00	25,000.00	25,450.00
" " 4 ¹ / ₂ s, 1905-1910,	55,000.00	55,000.00	56,045.00
" " 5s, 1912-1918,	8,000.00	8,000.00	8,760.00
Pittsburg, Pa., 4s, 1910-1925,	15,000.00	15,000.00	15,412.00
Portland, Ore., 5s, 1928,	50,000.00	50,000.00	59,000.00
Portland, Me., 6s, 1907,	10,000.00	10,000.00	10,525.00
Providence, R. I., 4s, 1927,	21,000.00	21,000.00	22,950.00
St. Louis, Mo., 6s, 1905,	44,000.00	44,000.00	44,220.00
St. Paul, Minn., 4s, 1912,	5,000.00	5,000.00	5,120.00
" " 4 ¹ / ₂ s, 1917-1919,	40,000.00	40,000.00	43,540.00
" " 5s, 1915,	45,000.00	45,000.00	50,175.00
San Diego, Cal., 4 ¹ / ₂ s, 1914-1917,	25,000.00	25,000.00	25,750.00
San Jose, " 4 ¹ / ₂ s, 1905-1937,	33,000.00	33,000.00	34,485.00
Scranton, Pa., 4s, 1910,	5,000.00	5,000.00	5,075.00
Springfield, Ill., 3 ¹ / ₂ s, 1920,	40,000.00	40,000.00	38,600.00
Toledo, Ohio, 3 ¹ / ₂ s, 1920-1921,	25,000.00	25,000.00	24,125.00
" " 4 ¹ / ₂ s, 1914,	20,000.00	20,000.00	20,700.00
Trenton, N. J., 3 ¹ / ₂ s, 1929,	25,000.00	25,000.00	25,000.00
Wilkesbarre, Pa., 4 ¹ / ₂ s, 1917-1927,	60,000.00	60,000.00	66,900.00
Wilmington, Del., 4s, 1924-1926,	50,000.00	50,000.00	50,750.00
Zanesville, Ohio, 5s, 1918,	25,000.00	25,000.00	27,000.00
Ansonia, Conn., 4s, 1905-1915,	20,000.00	20,000.00	20,400.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Branford, Conn., 4s, 1905-1909, \$	10,000.00	10,000.00	10,000.00
Bridgeport, " 4s, 1924,	65,000.00	65,000.00	68,100.00
Bristol, " 4s, 1927,	4,000.00	4,000.00	4,080.00
Canton, " 4s, 1928,	10,000.00	10,000.00	10,150.00
Danbury, " 4s, 1910-1912,	10,000.00	10,000.00	10,050.00
Derby, " 4s, 1914,	25,000.00	25,000.00	25,250.00
Essex, " 4s, 1905-1907,	8,000.00	8,000.00	8,000.00
Groton, " 4s, 1905-1915,	35,000.00	35,000.00	35,000.00
Hartfd. Ct., (N.E. Sch. Dist.), 3½s, 1931,	20,000.00	20,000.00	19,000.00
Huntington, Conn., 4s, 1917,	25,000.00	25,000.00	25,375.00
Madison, " 4s, 1907,	10,000.00	10,000.00	10,000.00
Middletown, " 4s, 1904-1910,	10,000.00	10,000.00	10,060.00
New Britain, " 4s, 1906-1927,	40,000.00	40,000.00	40,400.00
New Canaan, " 3½s, 1929,	20,000.00	20,000.00	18,800.00
New Haven, " 3½s, 1909,	5,000.00	5,000.00	4,950.00
" " 4s, 1909-1928,	2,000.00	2,000.00	2,020.00
New London, " 7s, 1905,	15,000.00	15,000.00	15,000.00
Norwalk, " 3½s, 1918,	20,000.00	20,000.00	19,200.00
Norwich, " 7s, 1905,	4,000.00	4,000.00	4,000.00
Orange, " 4s, 1916,	5,000.00	5,000.00	5,050.00
Preston, " 4s, 1906,	25,000.00	25,000.00	25,000.00
Roxbury, " 4s, 1908-1925,	18,000.00	18,000.00	18,482.00
Southbury, " 4s, 1909,	7,000.00	7,000.00	7,000.00
Wallingford, " 4s, 1923,	50,000.00	50,000.00	50,625.00
Washington, " 4s, 1905-1916,	22,000.00	22,000.00	22,055.00
Waterbury, " 4s, 1910,	17,000.00	17,000.00	17,125.00
Watertown, " 4s, 1914,	30,000.00	30,000.00	30,100.00
Willimantic, " 4s, 1904,	15,000.00	15,000.00	15,000.00
Totals,	\$2,074,750.00	2,074,750.00	2,141,584.00
RAILROAD BONDS.			
N. Y., New Haven & Hartford:—			
Harlem River & Portchester, 4s, 1911, \$	115,000.00	115,000.00	118,806.00
" " 4s, 1954,	100,000.00	100,000.00	106,000.00
Housatonic, 5s, 1987,	21,000.00	21,000.00	25,623.00
New England, 5s, 1945,	30,000.00	30,000.00	37,500.00
New Haven & Derby, 5s, 1918,	16,000.00	16,000.00	17,840.00
New Haven & Northampton, 5s, 1911,	54,000.00	54,000.00	57,240.00
New York & New England, 7s, 1905,	10,000.00	10,000.00	10,000.00
" " 6s, 1905,	10,000.00	10,000.00	10,000.00
New York, Prov. & Boston, 4s, 1942,	27,000.00	27,000.00	28,850.00
Providence & Worcester, 4s, 1947,	50,000.00	50,000.00	52,625.00
New London Northern, 4s, 1910,	50,000.00	50,000.00	50,250.00
Maine Central, 4s, 1912,	35,000.00	35,000.00	35,850.00
N. Y. Central & Hudson River, 3½s, 1997,	75,000.00	72,000.00	78,500.00
" " " " 4s, 1905,	23,000.00	23,000.00	23,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
New York Central & Hudson River:—			
Beech Creek, 4s, 1936, \$	86,000.00	86,000.00	87,980.00
Mahoning Coal, 5s, 1934,	80,000.00	80,000.00	86,000.00
McKeesport & Belle Vernon, 6s, 1918,	20,000.00	20,000.00	24,000.00
Michigan Central, 5s, 1931,	74,000.00	74,000.00	89,910.00
Pitts., McKeesp't & Youghio'y, 6s, 1932,	53,000.00	53,000.00	72,080.00
Delaware & Hudson Co.:—			
Albany & Susquehanna, 6s, 1906,	50,000.00	50,000.00	50,750.00
Pennsylvania Division, 7s, 1917,	50,000.00	50,000.00	65,500.00
Rensselaer & Saratoga, 7s, 1921,	100,000.00	100,000.00	140,000.00
Delaware, Lack. & Western, 7s, 1907,	24,000.00	24,000.00	25,800.00
Bangor & Portland, 6s, 1930-'32,	7,000.00	7,000.00	9,450.00
Morris & Essex, 7s, 1914,	100,000.00	100,000.00	126,000.00
New York, Lack. & Western, 6s, 1921,	107,000.00	107,000.00	137,495.00
Pennsylvania Railroad Co.:—			
United N. J. R. R. & Canal Co., 4s, 1923,	5,000.00	5,000.00	5,225.00
" " " " 4s, 1929,	18,000.00	18,000.00	18,990.00
" " " " 4s, 1944,	25,000.00	25,000.00	27,125.00
River Front, 4½s, 1912,	10,000.00	10,000.00	10,400.00
Pitts., Youngst'n & Ashtabula, 5s, 1927,	27,000.00	27,000.00	31,050.00
Ashtabula & Pittsburg, 6s, 1908,	50,000.00	50,000.00	53,250.00
Pitts., Fort Wayne & Chicago, 7s, 1912,	42,000.00	42,000.00	50,400.00
Cleveland & Pittsburg, 4½s, 1942,	115,000.00	115,000.00	132,250.00
Elmira & Williamsport, 6s, 1910,	25,000.00	25,000.00	27,625.00
Sunbury and Lewistown, 4s, 1936,	40,000.00	40,000.00	40,700.00
Little Miami, 5s, 1912,	100,000.00	100,000.00	107,500.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	50,000.00	52,500.00
Central Railroad of New Jersey, 5s, 1937,	75,000.00	75,000.00	99,000.00
New York & Long Branch, 4s, 1941,	10,000.00	10,000.00	10,500.00
Wilkesbarre & Scranton, 4½s, 1938,	50,000.00	50,000.00	53,000.00
Erie Railroad:—			
Buffalo, New York & Erie, 7s, 1916,	41,000.00	41,000.00	51,250.00
Cleveland & Mahoning Valley, 5s, 1938,	100,000.00	100,000.00	118,000.00
Northern Rd. of New Jersey, 6s, 1917,	30,000.00	30,000.00	34,500.00
New Castle & Shenango Valley, 6s, 1917,	20,000.00	20,000.00	23,500.00
Sharon Railway, 4½s, 1919,	37,000.00	37,000.00	38,850.00
Chicago & Northwestern Ry.:—			
Madison Extension, 7s, 1911,	75,000.00	75,000.00	88,875.00
Menominee Extension, 7s, 1911,	60,000.00	60,000.00	71,100.00
Northwestern Union, 7s, 1917,	30,000.00	30,000.00	39,600.00
Chicago & Tomah, 6s, 1905,	40,000.00	40,000.00	40,200.00
Cedar Rapids & Mo. River, 7s, 1909,	27,000.00	27,000.00	30,700.00
" " " " 7s, 1916,	50,000.00	50,000.00	65,000.00
Mil., Lake Shore & Western, 6s, 1921,	35,000.00	35,000.00	44,450.00
" " Mich. Div., 6s, 1924,	15,000.00	15,000.00	19,650.00
St. Paul & Sioux City, 6s, 1919,	50,000.00	50,000.00	61,250.00
Chi., St. P., Minn. & Omaha, 6s, 1930,	50,000.00	50,000.00	66,750.00
Chi., Milwaukee & St. Paul Ry., 4s, 1939,	20,000.00	20,000.00	21,800.00
Wisconsin & Minnesota, 5s, 1921,	51,000.00	51,000.00	58,395.00
Southern Minnesota, 6s, 1910,	10,000.00	10,000.00	11,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chi., Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920, \$	50,000.00	50,000.00	63,000.00
LaCrosse & Davenport, 5s, 1919,	5,000.00	5,000.00	5,700.00
Convertible, 7s, 1905,	25,000.00	25,000.00	44,000.00
Chi., Rock Island & Pacific Ry., 6s, 1917,	25,000.00	25,000.00	80,250.00
" " " 4s, 1988,	50,000.00	50,000.00	51,750.00
Burl., Cedar Rapids & Nor., 5s, 1906,	30,000.00	30,000.00	80,800.00
Evansville & Terre Haute, 6s, 1923,	20,000.00	20,000.00	24,000.00
Chicago & Eastern Illinois, 6s, 1907,	5,000.00	5,000.00	5,275.00
Illinois Central Railroad Co.:—			
Chi., St. Louis & New Orleans, 5s, 1951,	40,000.00	40,000.00	49,400.00
Middle Division, 5s, 1921,	63,000.00	63,000.00	71,820.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	81,000.00
Great Northern Railway Co.:—			
St. Paul, Minn. & Manitoba, 6s, 1909,	45,000.00	45,000.00	49,050.00
" Dakota Extension, 6s, 1910,	80,000.00	80,000.00	88,000.00
" Montana Extension, 4s, 1937,	50,000.00	50,000.00	50,500.00
" Consolidated, 4½s, 1933,	55,000.00	55,000.00	59,950.00
" " 6s, 1933,	20,000.00	20,000.00	26,500.00
Eastern Ry., of Minnesota, 5s, 1908,	21,000.00	21,000.00	21,680.00
Chi., Burlington & Quincy Rd. Co.:—			
Chicago & Iowa, 5s, 1905,	20,000.00	20,000.00	20,000.00
Illinois Div. (par \$100,000), 8½s, 1929-'49,	100,000.00	90,000.00	92,500.00
Aahland Coal & Iron Ry., 4s, 1905-'25,	25,000.00	25,000.00	25,250.00
Piedmont & Cumberland, 5s, 1911,	15,000.00	15,000.00	15,750.00
Totals,	\$3,419,000.00	3,406,000.00	3,920,556.00
BANK STOCKS.			
45 shares National, New Haven, \$	4,500.00	4,500.00	8,100.00
125 " Second National, " "	12,500.00	12,500.00	28,125.00
100 " Yale " " "	10,000.00	10,000.00	12,500.00
50 " Tradesmen's National, " "	5,000.00	5,000.00	7,500.00
1400 " New Haven Co. Nat., " "	14,000.00	14,000.00	21,000.00
120 " Merchants National, " "	6,000.00	6,000.00	6,900.00
50 " City, " "	5,000.00	5,000.00	6,500.00
45 " Meriden National, Meriden, " "	4,500.00	4,500.00	4,500.00
40 " First " " "	4,000.00	4,000.00	7,400.00
40 " Home " " "	4,000.00	4,000.00	4,800.00
60 " Bridgeport " Bridgeport, " "	3,000.00	3,000.00	5,400.00
15 " Connecticut " " "	1,500.00	1,500.00	2,250.00
110 " Waterbury " Waterbury, " "	5,500.00	5,500.00	8,800.00
50 " Middletown " Middletown, " "	3,750.00	3,750.00	5,250.00
50 " First " " "	5,000.00	5,000.00	5,000.00
40 " Union, New London, " "	4,000.00	4,000.00	4,200.00
94 " Nat. Bk. Commerce, New York, " "	9,400.00	9,400.00	18,800.00
150 " American Ex. Nat., " "	15,000.00	15,000.00	31,500.00
75 " First National, " "	7,500.00	7,500.00	43,500.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
80 shares German American, New York, \$	6,000.00	6,000.00	9,000.00
120 " Mechanics National, "	3,000.00	3,000.00	7,050.00
25 " Market & Fulton Nat., "	2,500.00	2,500.00	5,600.00
25 " Corn Exchange, "	2,500.00	2,500.00	9,250.00
25 " Fourth National, "	2,500.00	2,500.00	5,250.00
20 " Bank of N. Y., N. B. A., "	2,000.00	2,000.00	5,400.00
10 " Bank of America, "	1,000.00	1,000.00	5,000.00
10 " Importers & Traders Nat., "	1,000.00	1,000.00	5,400.00
Totals, \$	144,650.00	144,650.00	278,975.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	16,741; total amount, \$4,092,678.84	
2	Number of depositors having \$1,000 and not over \$2,000,	2,281; total amount, 2,985,393.99	
3	Number of depositors having over \$2,000 and not over \$10,000,	655; total amount, 1,859,248.60	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	19,677; total deposits, \$8,937,320.98	
6	Largest amount due a single depositor,		7,909.92
7	Number of accounts opened during the past year, 4,117; number closed, 3,553; increase, 559.		
8	Amount deposited, including interest credited, during the past year,		2,960,070.93
9	Amount withdrawn during the past year,		2,795,710.01
10	Amount of increase,		164,360.92
11	Total amount of interest, less profit and loss, per last report,	\$40,504.15	
12	Amount of income received during the year,	461,582.26—	502,086.41
13	Total expenses, including salaries, during the year,	21,288.95	
14	State tax during the year,	20,317.96	
15	Town and city taxes and assessments paid,	1,166.27	
16	Net amount of premiums charged off,	43,463.78	
17	All other amounts charged off,	71,286.48	
18	*Dividends, 14 per cent. paid Jan. 15, 1904; amount, 145,070.07 14 per cent. paid July 15, 1904; amount, 147,360.16	18,820.77	
19	Net amount carried to surplus,		
20	Total of interest and profit and loss and rent accounts per this report,	88,362.02—	502,086.41
21	Amount of past due paper at this time is		0
22	Amount of assets yielding no income the past year,		6,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00

* Three per cent. per annum on amounts from \$2,000 to \$5,000; no interest over \$5,000.

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$41,100.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	108,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
80	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.— President, Burton Mansfield; Vice-President, Henry F. English; Treasurer, Elliott H. Morse; Directors or Trustees, Joel A. Sperry, Benjamin R. English, Michael Sonnenberg, James T. Moran, Charles E. Curtis, Horace J. Morton, Wilbur F. Day, Eli Whitney, Frederick B. Farnsworth, Albert S. Holt.

DEEP RIVER SAVINGS BANK.

HARVEY J. BROOKS, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$602,564.00	Whole amount of deposits, \$1,776,060.54	
Loans on collateral security, . . .	143,927.00	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	12,325.00	Interest account, less current expenses, and taxes paid, . . .	30,951.06
Town, city, and borough notes and orders, . . .	36,000.00	Profit and loss account, . . .	6,119.53
State bonds, . . .	15,000.00	Rent account, . . .	100.62
Town, city, school district, and corporation bonds, . . .	265,000.00	Loan account, . . .	500.00
Railroad bonds, . . .	656,640.00		
Bank stocks in Connecticut, . . .	40,423.83		
Bank stocks in other states, . . .	5,707.89		
Real estate by foreclosure, . . .	8,560.00		
Banking-house, . . .	3,000.00		
Premium account, . . .	34,543.18		
Cash in banks, . . .	37,292.40		
Cash in vault, . . .	2,749.50		
Total Assets, . . .	\$1,863,731.75	Total Liabilities, . . .	\$1,863,731.75

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.				
Commonwealth of Massachusetts, 3½s, 1923, \$		15,000.00	15,000.00	15,600.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Saybrook, Note, \$		11,000.00	11,000.00	11,000.00
" Haddam, Orders,		8,000.00	8,000.00	8,000.00
" Wallingford, Note,		5,000.00	5,000.00	5,000.00
Borough of Wallingford, Note,		12,000.00	12,000.00	12,000.00
Totals,	\$	36,000.00	36,000.00	36,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
City of Altoona, Pa., 4s, 1925, \$		10,000.00	10,000.00	10,200.00
" Belfast, Me., 4s, 1918,		5,000.00	5,000.00	5,200.00
" Boston, Mass., 4s, 1916,		10,000.00	10,000.00	10,500.00
" Buffalo, N. Y., 7s, 1915,		5,000.00	5,000.00	6,600.00
" Cleveland, O., 4s, 1922,		10,000.00	10,000.00	10,400.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
— CONTINUED.				
City of Cincinnati, O.,	6s, 1906,	\$ 5,000.00	5,000.00	5,200.00
" Cincinnati, O.,	7s, 1908,	10,000.00	10,000.00	11,200.00
" Colorado Springs, Col.,	4½s, 1907-12,	15,000.00	15,000.00	15,800.00
" Columbus, O.,	4s, 1909,	10,000.00	10,000.00	10,100.00
" Columbus, O.,	4½s, 1909,	6,000.00	6,000.00	6,180.00
" Dayton, O.,	5s, 1917,	2,000.00	2,000.00	2,260.00
" Hoboken, N. J.,	4½s, 1912,	10,000.00	10,000.00	10,500.00
" Hoboken, N. J.,	4s, 1919,	10,000.00	10,000.00	10,300.00
" Jersey City, N. J.,	4½s, 1927,	10,000.00	10,000.00	10,900.00
" Kansas City, Mo.,	4½s, 1915,	5,000.00	5,000.00	5,400.00
" Lewiston, Me.,	5s, 1917,	2,000.00	2,000.00	2,240.00
" Lexington, Ky.,	4½s, 1932-33,	13,000.00	13,000.00	14,560.00
" McKeesport, Pa.,	4½s, 1910-20,	8,000.00	8,000.00	8,560.00
" Minneapolis, Minn.,	4½s, 1921,	13,000.00	13,000.00	14,560.00
" New Albany, Ind.,	5s, 1915,	10,000.00	10,000.00	11,000.00
" Omaha, Neb.,	4½s, 1924,	5,000.00	5,000.00	5,350.00
" Paterson, N. J.,	4½s, 1906,	10,000.00	10,000.00	10,100.00
" Pawtucket, R. I.,	4s, 1910,	15,000.00	15,000.00	15,150.00
" Portland, Ore.,	5s, 1922,	15,000.00	15,000.00	17,550.00
" Pueblo, Col.,	4½s, 1918,	5,000.00	5,000.00	5,300.00
" Toledo, O.,	4s, 1924,	10,000.00	10,000.00	10,800.00
" Wilksbarre, Pa.,	4½s, 1924,	10,000.00	10,000.00	11,200.00
" Wilmington, Del.,	4s, 1924,	10,000.00	10,000.00	10,400.00
" Youngstown, O.,	5s, 1910,	10,000.00	10,000.00	10,700.00
Town of Orange, Conn.,	4s, 1916,	1,000.00	1,000.00	1,080.00
" Plainfield, Conn.,	4s, 1906,	4,000.00	4,000.00	4,000.00
" Stratford, "	4s, 1907,	1,000.00	1,000.00	1,010.00
Totals,		\$ 265,000.00	265,000.00	288,250.00
RAILROAD BONDS.				
Ashland Coal & Iron,	4s, 1925,	\$ 10,000.00	10,000.00	10,200.00
Aitchison & Nebraska,	7s, 1908,	5,000.00	5,000.00	5,400.00
Aitchison, Topeka & Santa Fe,	4s, 1905,	5,000.00	5,000.00	5,150.00
Baltimore & Harrisburg,	5s, 1936,	25,000.00	25,000.00	29,000.00
Bangor & Portland,	6s, 1930-36,	13,200.00	13,200.00	17,688.00
Buffalo Creek,	6s, 1907,	10,000.00	10,000.00	10,600.00
Buffalo, New York & Erie,	7s, 1916,	15,000.00	15,000.00	19,500.00
Buffalo & Susquehanna,	4s, 1951,	6,000.00	5,940.00	5,940.00
Burlington & Missouri River,	6s, 1918,	10,000.00	10,000.00	11,500.00
Central Railroad of New Jersey,	5s, 1987,	10,000.00	10,000.00	13,800.00
Chicago & Alton,	3s, 1849,	20,000.00	16,700.00	17,000.00
Chic., Burl. & Quincy (Is. Div.),	5s, 1919,	19,000.00	19,000.00	20,710.00
Chicago & Eastern Illinois,	5s, 1937,	10,000.00	10,000.00	11,900.00
Chicago & Indiana Coal,	5s, 1936,	10,000.00	10,000.00	11,700.00
Chic., Mil. & St. P. (Dub. Div.),	6s, 1920,	5,000.00	5,000.00	6,250.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic., Mil. & St. P. (W. & M. Div.), 5s, 1921,	\$ 5,000.00	5,000.00	5,750.00
Chic., Mil. & St. P. (C. & P. W. Div.), 5s, 1921,	10,000.00	10,000.00	11,600.00
Chic., Rock Island & Pacific, 4s, 1938,	25,000.00	25,000.00	26,250.00
Chicago & Western Indiana, 6s, 1932,	14,000.00	14,000.00	15,400.00
Cincinnati, Hamilton & Dayton, 5s, 1905,	8,000.00	8,000.00	8,080.00
Cleveland & Mahoning Valley, 5s, 1938,	20,000.00	20,000.00	24,000.00
Delaware & Hud. Canal (Pa. Div.), 7s, 1917,	10,000.00	10,000.00	18,800.00
Elmira & Williamsport, 6s, 1910,	10,000.00	10,000.00	10,900.00
Erie & Pittsburg, 8½s, 1940,	5,000.00	5,000.00	5,000.00
Evansville & Terre Haute, 6s, 1921,	5,000.00	5,000.00	6,000.00
Goshen & Deckerstown, 6s, 1928,	8,000.00	8,000.00	8,900.00
Indiana Block Coal, 7s, 1908,	14,000.00	14,000.00	14,700.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	10,000.00	12,800.00
Joilet & Northern Indiana, 7s, 1907,	17,000.00	17,000.00	18,860.00
Kalamazoo & White Pigeon, 5s, 1940,	15,000.00	15,000.00	18,000.00
Kan. City, St. Jo. & Council Bluffs, 7s, 1907,	5,000.00	5,000.00	5,850.00
Louisville & Nashville, 4s, 1940,	10,000.00	9,800.00	10,100.00
Mahoning Coal, 5s, 1934,	7,000.00	7,000.00	8,400.00
McKeesport & Belle Vernon, 6s, 1918,	10,000.00	10,000.00	11,800.00
Michigan Central, 6s, 1909,	10,000.00	10,000.00	11,000.00
Milwaukee, Lake Shore & West'n, 5s, 1922,	8,000.00	8,000.00	8,860.00
Minneapolis & St. Louis, 5s, 1934,	10,000.00	10,000.00	11,600.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,600.00
Minn. & St. Louis (Ia. Div.), 7s, 1909,	4,000.00	4,000.00	4,480.00
New London & Northern, 4s, 1910,	1,000.00	1,000.00	1,000.00
N. Y., Lackawanna & Western, 6s, 1921,	10,000.00	10,000.00	18,000.00
New York, N. H. & Hartford :— (Har. R. & Pt. Ch.), 4s, 1954,	10,000.00	10,000.00	10,800.00
New York, Providence & Boston, 4s, 1942,	1,000.00	1,000.00	1,070.00
Northern R. R. of New Jersey, 6s, 1917,	11,000.00	11,000.00	18,200.00
Northwestern Union, 7s, 1917,	5,000.00	5,000.00	6,600.00
Oswego & Rome, 7s, 1915,	10,000.00	10,000.00	12,600.00
Peoria & Pekin Union, 6s, 1921,	15,000.00	15,000.00	18,300.00
Piedmont & Cumberland, 5s, 1911,	10,000.00	10,000.00	10,500.00
Pitts., McKeesport & Youghioghy, 6s, 1932,	16,000.00	16,000.00	22,400.00
Potomac Valley, 5s, 1941,	5,000.00	5,000.00	5,900.00
Providence & Worcester, 4s, 1947,	10,000.00	10,000.00	10,600.00
Rensselaer & Saratoga, 7s, 1921,	5,000.00	5,000.00	7,100.00
Shamokin, Sunbury & Lewisburg, 5s, 1912,	5,000.00	5,000.00	5,800.00
Southwest Pennsylvania, 7s, 1917,	2,000.00	2,000.00	2,640.00
St. Paul, Minneap. & Manitoba, 4½s, 1933,	20,000.00	20,000.00	21,800.00
St. P., Minn. & Manito. (Mont. Ex.), 4s, 1937,	10,000.00	10,000.00	10,800.00
Sunbury & Lewistown, 4s, 1936,	10,000.00	10,000.00	10,100.00
Syracuse, Phenix & Oswego, 6s, 1915,	5,000.00	5,000.00	5,900.00
Term. R. R. Assoc. of St. Louis, 5s, 1944,	8,000.00	8,000.00	8,510.00
Term. R. R. Assoc. of St. Louis, 4s, 1958,	10,000.00	10,000.00	10,000.00
Terre Haute & Indianapolis, 5s, 1925,	20,000.00	20,000.00	21,400.00
United N. J. R. R. & Canal Co., 4s, 1929,	10,000.00	10,000.00	10,800.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
United N. J. R. R. & Canal Co.,	4s, 1944,	\$ 10,000.00	10,000.00	11,000.00
Western R. R. of Minnesota,	7s, 1907,	13,000.00	13,000.00	13,910.00
Wilkesbarre & Scranton,	4½s, 1938,	10,000.00	10,000.00	11,000.00
Willmar & Sioux Falls,	5s, 1938,	10,000.00	10,000.00	11,700.00
Totals,		\$ 660,200.00	656,640.00	747,498.00
BANK STOCKS.				
20 shares	Ansonia National Bank,	\$ 1,000.00	1,575.00	1,700.00
10 "	Brooks Nat. Bank, Torrington,	1,000.00	1,000.00	1,650.00
100 "	Deep River National,	10,000.00	10,000.00	11,500.00
80 "	First National Bank, Hartford,	8,000.00	8,190.00	4,200.00
12 "	" " Meriden,	1,200.00	1,680.00	2,400.00
80 "	" " Wallingford,	8,000.00	8,000.00	3,750.00
20 "	Hartford National Bank,	2,000.00	2,720.00	2,800.00
38 "	Home National Bank, Meriden,	8,800.00	4,471.88	4,940.00
20 "	Meriden "	2,000.00	2,220.00	2,200.00
34 "	Middletown National Bank,	2,550.00	3,292.00	3,570.00
20 "	New Britain "	2,000.00	3,200.00	3,200.00
50 "	Waterbury "	2,500.00	4,075.00	4,250.00
54 "	Merchants Nat. Bank, New York,	2,700.00	3,207.89	4,860.00
25 "	Nat'l Bank of Commerce, N. Y.,	2,500.00	2,500.00	5,375.00
Totals,		\$ 39,250.00	46,180.72	56,895.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,417; total amount,	\$514,015.41
2	Number of depositors having \$1,000 and not over \$2,000,	267; total amount,	357,752.33
3	Number of depositors having over \$2,000 and not over \$10,000,	221; total amount,	868,687.08
4	Number of depositors having over \$10,000,	4; total amount,	40,605.72
5	Total number of depositors,	2,909; total deposits,	\$1,776,060.54
6	Largest amount due a single depositor,		10,393.44
7	Number of accounts opened during the past year, 251; number closed, 203; increase, 48.		
8	Amount deposited, included interest credited, during the past year,		274,881.79
9	Amount withdrawn during the past year,		201,570.83
10	Amount of increase,		73,310.96

DEEP RIVER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss and rent accounts per last report,	\$35,621.11	
12	Amount of income received during the year,	90,811.84—	\$126,432.95
13	Total expenses, including salaries, during the year,	5,588.18	
14	State tax during the year,	3,982.97	
15	Town and city taxes and assessments paid,	186.56	
16	Net amount of premiums charged off,	6,910.00	
17	All other amounts charged off,	490.22	
18	Dividends: 2 per ct. paid Nov. 2, 1903; amount,	33,134.95	
	2 per ct. paid May 2, 1904; amount,	34,088.86	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	37,171.21—	126,432.95
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	20,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	40,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		4½
28	Net income from foreclosed real estate during the past year,		\$91.06
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.		

OFFICERS.— President, Milon Pratt ; Treasurer, Harvey J. Brooks ; Directors or Trustees, Milon Pratt, Henry L. Shaler, Horace P. Denison, Richard L. Selden, Charlton M. Pratt, Stillman J. Tiley, Harvey J. Brooks, Washington F. Willcox, Richard P. Spencer, Rollin U. Tyler, Frederick L'Hommedieu, Gilbert F. Buckingham, Archibald W. Comstock, Henry M. Snell.

DERBY SAVINGS BANK.

THOMAS S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,453,885.00	Whole amount of deposits, \$3,689,711.09	
Loans on collateral sec'y, . .	859,848.20	Surplus account, . . .	100,000.00
Loans on personal security only, . . .	277,352.00	Interest account, less current expenses, and taxes paid, . . .	50,675.88
United States bonds, . . .	500.00	Profit and loss account, . .	665.11
Town, city, school district, and corporation bonds, . .	629,000.00		
Railroad bonds, . . .	710,000.00		
Bank stocks in Connecticut, . .	98,175.00		
Bank stocks in other states, . .	43,500.00		
Real estate by foreclosure, . .	\$,100.00		
Banking house, . . .	20,225.00		
Insurance and taxes advanced on real estate mortgaged, . . .	1,898.56		
Premium account, . . .	95,188.69		
Ousatonic Water Co. stock, . .	7,000.00		
Cash in banks, . . .	117,643.72		
Cash in vault, . . .	28,745.91		
Total Assets, . . .	\$3,841,052.08	Total Liabilities, . .	\$3,841,052.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. Consols, 4%, due 1907,	\$ 500.00	500.00	580.62
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Atlantic City, N. J., 4½s, 1918,	\$ 20,000.00	20,000.00	20,600.00
" " " " 4s, 1920,	20,000.00	20,000.00	20,850.00
" " " " 4s, 1921,	15,000.00	15,000.00	15,675.00
" Canton, O., 4½s, 1911-12,	18,000.00	18,000.00	18,810.00
" " " " 4½s, 1915,	15,000.00	15,000.00	16,050.00
" Derby, Conn., 4s, 1914,	40,000.00	40,000.00	41,200.00
" " " " 3½s, 1914,	8,000.00	8,000.00	8,000.00
" " " " 3½s, 1921,	21,000.00	21,000.00	21,000.00
" Duluth, Minn., 4½s, 1926,	25,000.00	25,000.00	28,000.00
" Kansas City, Kan., 5s, 1918,	80,000.00	80,000.00	83,000.00
" " " " 6s, 1915,	15,000.00	15,000.00	18,000.00
" " " Mo., 4½s, 1915,	25,000.00	25,000.00	27,250.00
" Lexington, Ky., 4½s, 1920,	6,000.00	6,000.00	6,480.00
" Lima, Ohio, 5s, 1909,	20,000.00	20,000.00	21,200.00
" Los Angeles, Cal., 4½s, 1916-18,	10,000.00	10,000.00	10,900.00
" " " " 5s, 1907,	8,000.00	8,000.00	8,120.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
City of Muskegon, Mich.,	5s,	1908,	\$	7,000.00	7,000.00	7,815.00
" " "	4s,	1921,		25,000.00	25,000.00	26,000.00
" Chicago, Ill.,	4s,	1920,		15,000.00	15,000.00	15,450.00
" New Albany, Ind.,	5s,	1915,		30,000.00	30,000.00	33,300.00
" New Britain, Conn.,	3½s,	1929,		25,000.00	25,000.00	25,000.00
" New Canaan, "	3½s,	1929,		5,000.00	5,000.00	5,000.00
" Omaha, Neb.,	4s,	1918,		20,000.00	20,000.00	20,400.00
" " "	4s,	1920,		10,000.00	10,000.00	10,250.00
" " "	5s,	1912,		10,000.00	10,000.00	10,850.00
" Portland, Ore.,	5s,	1928,		20,000.00	20,000.00	23,900.00
" " "	5s,	1923,		2,000.00	2,000.00	2,330.00
" Pueblo, Col.,	4½s,	1914,		15,000.00	15,000.00	15,900.00
" " "	5s,	1912,		5,000.00	5,000.00	5,425.00
" Racine, Wis.,	5s,	1916,		20,000.00	20,000.00	22,400.00
" San Diego, Cal.,	4½s,	1935,		6,500.00	6,500.00	7,410.00
" " "	4½s,	1936,		6,500.00	6,500.00	7,475.00
" " "	4½s,	1937,		3,500.00	3,500.00	4,042.50
" " "	4½s,	1938,		3,500.00	3,500.00	4,060.00
" Superior, Wis.,	6s,	1910,		40,000.00	40,000.00	40,000.00
" Toledo, Ohio,	4½s,	1914,		3,000.00	3,000.00	3,075.00
" " "	4s,	1942,		5,000.00	5,000.00	5,300.00
" " "	3½s,	1930,		30,000.00	30,000.00	30,000.00
" " "	4½s,	1914,		1,000.00	1,000.00	1,060.00
" " "	4s,	1925,		20,000.00	20,000.00	20,700.00
" Topeka, Kan.,	6s,	1905,		4,000.00	4,000.00	4,000.00
" Waterbury, Conn.,	4s,	1919,		1,000.00	1,000.00	1,040.00
" West Duluth, Minn.,	6s,	1911,		5,000.00	5,000.00	5,700.00
Totals,			\$	629,000.00	629,000.00	\$ 7,517.50
RAILROAD BONDS.						
Ashland Coal & Iron,	4s,	1925,	\$	30,000.00	30,000.00	28,500.00
Chicago, Burlington & Quincy,	3½s,	1949,		10,000.00	10,000.00	9,400.00
" " " Ex.,	4s,	1905,		10,000.00	10,000.00	10,000.00
Chicago & Eastern Illinois,	6s,	1934,		15,000.00	15,000.00	19,800.00
" " "	5s,	1937,		15,000.00	15,000.00	17,700.00
" " "	6s,	1931,		2,000.00	2,000.00	2,600.00
Chicago, Milwaukee & St. Paul:—						
Dubuque Div.,	6s,	1920,		20,000.00	20,000.00	25,200.00
Chicago & Pacific,	6s,	1910,		10,000.00	10,000.00	11,200.00
Chicago & Pacific Western,	5s,	1921,		10,000.00	10,000.00	11,600.00
Wisconsin & Minn.,	5s,	1921,		25,000.00	25,000.00	28,750.00
Wisconsin Valley,	7s,	1909,		10,000.00	10,000.00	11,400.00
General Mortgage,	3½s,	1939,		30,000.00	30,000.00	29,100.00
Milwaukee & Northern,	6s,	1913,		5,000.00	5,000.00	5,800.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Chicago & Northwestern :—						
Cedar Rapids & Mo. River,	7s,	1916,	\$	5,000.00	5,000.00	6,550.00
Mil., L. Shore & Western,	6s,	1925,		5,000.00	5,000.00	6,550.00
" " " "	6s,	1921,		15,000.00	15,000.00	19,200.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,250.00
Ottumwa, C. Falls & St. Paul,	5s,	1909,		1,000.00	1,000.00	1,040.00
Chic., St. P., Minn. & Omaha,	6s,	1930,		60,000.00	60,000.00	79,200.00
St. Paul & Sioux City,	6s,	1919,		40,000.00	40,000.00	48,800.00
Chicago, Rock Island & Pacific,	4s,	1938,		35,000.00	35,000.00	36,400.00
Bur., C. Rapids & Northern,	5s,	1934,		20,000.00	20,000.00	23,800.00
Great Northern :—						
St. P., Minn. & Manitoba,	4½s,	1933,		20,000.00	20,000.00	22,000.00
" " " "	6s,	1933,		35,000.00	35,000.00	46,550.00
Dakota Ex.,	6s,	1910,		30,000.00	30,000.00	33,000.00
Eastern Railway, Minn.,	4s,	1948,		25,000.00	25,000.00	25,500.00
Montana Central,	6s,	1937,		35,000.00	35,000.00	47,250.00
Wil. & Sioux Falls,	5s,	1933,		50,000.00	50,000.00	58,500.00
Illinois Central Ry., West. Lines,	4s,	1937,		15,000.00	15,000.00	15,600.00
Lima Ry.,	5s,	1906-16,		5,000.00	5,000.00	5,000.00
Louisville & Nashville,	6s,	1930,		8,000.00	8,000.00	9,520.00
Minn. & St. Louis,	4s,	1949,		15,000.00	15,000.00	14,250.00
" " " "	5s,	1934,		9,000.00	9,000.00	10,350.00
" " " " Iowa Ex.,	7s,	1909,		10,000.00	10,000.00	11,100.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	6,850.00
Tuscarora Valley,	5s,	1917,		5,000.00	5,000.00	5,975.00
Western Maryland :—						
Baltimore & Cumberland Valley,	6s,	1931,		20,000.00	20,000.00	25,600.00
Baltimore & Harrisburg,	5s,	1936,		15,000.00	15,000.00	17,250.00
" " " "	5s,	1938,		10,000.00	10,000.00	11,100.00
Potomac Valley,	5s,	1941,		20,000.00	20,000.00	23,000.00
Totals,			\$	710,000.00	710,000.00	825,735.00
BANK STOCKS.						
60 shares Ansonia National,	Ansonia,	\$		3,000.00	3,000.00	4,800.00
413 " Birmingham " Derby,	Derby,			41,300.00	41,300.00	70,210.00
63 " Bridgeport " Bridgeport,	Bridgeport,			3,150.00	3,150.00	5,870.00
52 " City " "	"			5,200.00	5,200.00	8,060.00
27 " Connecticut " "	"			2,700.00	2,700.00	4,239.00
23 " First " "	"			2,300.00	2,300.00	4,870.00
40 " Central " Middletown,	Middletown,			3,000.00	3,000.00	3,400.00
41 " Middletown " "	"			3,075.00	3,075.00	4,100.00
125 " Merchants " New Haven,	New Haven,			6,250.00	6,250.00	8,125.00
38 " National, " "	"			2,300.00	2,300.00	4,508.00
5 " National Tradesmen's, " "	"			500.00	500.00	875.00
300 " New Haven Co. Nat., " "	"			3,000.00	3,000.00	4,500.00
50 " Second " "	"			5,000.00	5,000.00	9,800.00
78 " Yale " "	"			7,800.00	7,800.00	9,855.00

DERBY SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.						
51 shares	First National,	Norwich,	\$	5,100.00	5,100.00	4,590.00
40 "	Citizens "	Waterbury,		4,000.00	4,000.00	5,400.00
20 "	Waterbury "	"		1,000.00	1,000.00	1,600.00
158 "	American Ex. "	New York,		15,300.00	15,300.00	35,790.00
282 "	Nat'l Bk. Commerce,	"		28,200.00	28,200.00	61,758.00
Totals,				\$ 141,675.00	141,675.00	251,050.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,055; total amount,	\$1,415,633.81
2	Number of depositors having \$1,000 and not over \$2,000,	719; total amount,	965,386.92
3	Number of depositors having over \$2,000 and not over \$10,000,	405; total amount,	1,282,925.50
4	Number of depositors having over \$10,000,	2; total amount,	25,764.86
5	Total number of depositors,	8,181; total deposits,	\$3,689,711.09
6	Largest amount due a single depositor,		15,351.80
7	Number of accounts opened during the past year, 991; number closed, 835; increase, 156.		
8	Amount deposited, including interest credited, during the past year.		803,488.63
9	Amount withdrawn during the past year,		657,869.69
10	Amount of increase,		146,118.94
11	Total of interest and profit and loss and rent accounts per last report,	\$27,499.94	
12	Amount of income received during the year,	182,617.95—	210,117.89
13	Total expenses, including salaries, during the year,	10,520.21	
14	State tax during the year,	8,436.51	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends: 2 per cent. paid Jan. 1, 1904; amount,	68,926.30	
	2 per cent. paid July 1, 1904; amount,	70,893.88	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	51,340.99—	210,117.89
21	Amount of past-due paper at this time is		6,845.11
22	Amount of assets yielding no income the past year,		1,600.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		41,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		67,012.00

DERBY SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$47,280.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1%
28	Net income from foreclosed real estate during the past year,	88.94
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June 80th.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June 80th.	

OFFICERS.— President, David Torrance ; Vice-President, George E. Barber ; Treasurer, Thomas S. Birdseye ; Assistant Treasurer, Henry S. Birdseye ; Directors or Trustees, Charles H. Nettleton, George W. Beardsley, George B. Clark, Thos. S. Birdseye, John Peterson, Wm. H. Williams, Albert W. Phillips.

DIME SAVINGS BANK, CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$105,698.09	Whole amount of deposits,	\$165,294.16
Loans on personal security only,	6,375.00	Surplus account,	11,000.00
Town, city, and borough notes and orders,	16,500.00	Interest account, less current expenses, and taxes paid,	18,108.23
Town, city, school district, and corporation bonds,	15,000.00		
Bank stocks in Connecticut,	14,675.00		
Real estate by foreclosure,	800.00		
Insurance and taxes advanced on real estate mortgaged,	15.25		
Cash in banks,	34,868.71		
Cash in vault,	475.84		
Total Assets,	\$194,402.89	Total Liabilities,	\$194,402.89

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell notes,	\$ 16,500.00	16,500.00	16,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Cromwell funding bonds, 4s, 1915,	\$ 15,000.00	15,000.00	15,150.00
BANK STOCKS.			
26 shares Middlesex Co. Nat., Middlet'n, Conn.,	\$ 2,600.00	2,600.00	2,600.00
81 " Waterbury " Waterbury, "	1,550.00	1,550.00	2,325.00
32 " City Nat. (for. Pahquioque), Danb'y,	3,200.00	3,200.00	3,200.00
19 " Central Nat., Middlet'n, Conn.,	1,425.00	1,425.00	1,520.00
15 " Deep River, " Deep River, "	1,500.00	1,500.00	1,650.00
20 " Central, " Norwalk, "	2,000.00	2,000.00	2,000.00
5 " First, " Stonington, "	500.00	500.00	575.00
19 " City Bank, Hartford, "	1,900.00	1,900.00	1,805.00
Totals,	\$ 14,675.00	14,675.00	15,675.00

DIME SAVINGS BANK, CROMWELL.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	697; total amount,	\$77,197.74
2	Number of depositors having \$1,000 and not over \$2,000,	26; total amount,	38,414.91
3	Number of depositors having over \$2,000 and not over \$10,000,	18; total amount,	49,681.51
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	736; total deposits,	\$165,294.16
6	Largest amount due a single depositor,		9,168.38
7	Number of accounts opened during the past year, 52; number closed, 75; decrease, 23.		
8	Amount deposited, including interest credited, during the past year,		38,658.37
9	Amount withdrawn during the past year,		46,045.59
10	Amount of decrease,		7,387.22
11	Total of interest and profit and loss, and rent accounts per last report,	\$16,881.77	
12	Amount of income received during the year,	8,559.26	25,441.03
13	Total expenses, including salaries, during the year,	735.15	
14	State tax during the year,	268.69	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	151.31	
18	*Dividends, 2 per cent. paid Jan. 1, 1904; amount,	3,150.73	
	2 per cent. paid July 1, 1904; amount,	3,081.92	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	18,108.23	25,441.03
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		800.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		4,900.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday of October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday of October.		

OFFICERS. — President, Frank K. Hallock; Treasurer, Arthur Boardman; Directors or Trustees, Frank K. Hallock, Thomas W. Beaumont, Edward S. Coe, George H. Butler, Seth Paddock, Arthur Boardman, Samuel V. Hubbard, Edbert D. Hammond, George P. Savage, Daniel B. Marsh, Charles B. Frisbie, George S. Butler, Charles E. Bush, Caleb S. Pease, William P. Couch, Arthur H. Boardman.

* $\frac{3}{4}$ per cent. per annum on accounts from \$2,000 to \$5,000; 3 per cent. per annum in excess of \$5,000.

DIME SAVINGS BANK, HARTFORD.

ROBERT W. DWYER, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,054,817.97	Whole amount of deposits,	\$2,085,663.69
Loans on collateral security,	191,968.84	Surplus account,	60,000.00
School district notes and orders,	1,700.00	Interest account, less current expenses, and taxes paid,	44,406.53
Town, city, school district, and corporation bonds,	153,000.00	Profit and loss account,	334.04
Railroad bonds,	581,845.00		
Railroad stocks,	5,500.00		
Bank stocks in Connecticut,	36,860.00		
Premium account,	52,025.00		
Cash in banks,	100,833.55		
Cash in vault,	11,902.90		
Total Assets,	\$2,190,453.26	Total Liabilities,	\$2,190,453.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 2, Enfield, Conn., . . . \$	1,700.00	1,700.00	1,700.00
RAILROAD STOCKS.			
55 shares N. Y., N. H. & H. R. R. Co., . . . \$	5,500.00	5,500.00	10,560.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Colorado Springs, Col., 4s, 1917, \$	10,000.00	10,000.00	10,200.00
" Denver, " 5s, 1906,	4,000.00	4,000.00	4,160.00
" " " 4s, 1907,	10,000.00	10,000.00	10,100.00
" Pueblo, " 6s, 1906,	7,000.00	7,000.00	7,350.00
" " " 4½s, 1914,	10,000.00	10,000.00	10,400.00
" Chicago, Ill., 4s, 1913,	3,000.00	3,000.00	3,090.00
" " " 4s, 1921,	10,000.00	10,000.00	10,400.00
" Council Bluffs, Iowa, 4½s, 1919,	5,000.00	5,000.00	5,350.00
" Louisville, Ky., 5s, 1911,	6,000.00	6,000.00	6,480.00
" " " 4s, 1934,	1,000.00	1,000.00	1,050.00
" Lexington, " 4½s, 1920,	10,000.00	10,000.00	10,500.00
" Minneapolis, Minn., 4½s, 1921,	5,000.00	5,000.00	5,600.00
" St. Paul, " 5s, 1909,	5,000.00	5,000.00	5,350.00
" Omaha, Neb., 5s, 1912,	6,000.00	6,000.00	6,540.00
" " " 4½s, 1910,	3,000.00	3,000.00	3,150.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,500.00
" Paterson, " 4s, 1911,	5,000.00	5,000.00	5,150.00

DIME SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
City of Toledo, O.,	4½s, 1918,	\$ 20,000.00	20,000.00	21,600.00
" Seattle, Wash.,	5s, 1910,	1,000.00	1,000.00	1,060.00
" Superior, Wis.,	5s, 1912,	7,000.00	7,000.00	7,000.00
Town of West Hartford,	4s, 1924,	20,000.00	20,000.00	20,600.00
Totals,		\$ 158,000.00	158,000.00	160,630.00
RAILROAD BONDS.				
Ashland Coal and Iron,	4s, 1925,	\$ 10,000.00	10,000.00	10,800.00
Eald Bagle Valley,	6s, 1910,	2,000.00	2,000.00	2,300.00
Beach Creek,	4s, 1936,	9,000.00	9,000.00	9,720.00
Buffalo, New York & Erie,	7s, 1918,	5,000.00	5,000.00	6,400.00
Buffalo & Susquehanna,	5s, 1918,	23,500.00	23,500.00	24,500.00
Burlington, Cedar Rap. & Northern,	5s, 1906,	16,000.00	16,000.00	16,320.00
" " "	5s, 1934,	25,000.00	25,000.00	30,000.00
Chicago & Alton,	8s, 1949,	25,000.00	22,500.00	21,250.00
C., B. & Q., Iowa Div.,	4s, 1919,	10,000.00	10,000.00	10,200.00
" Neb. Ext.,	4s, 1927,	14,000.00	14,000.00	14,700.00
" 7s extended,	4s, 1905,	10,000.00	10,000.00	10,025.00
Chicago & Eastern Illinois,	5s, 1937,	25,000.00	25,000.00	29,500.00
Chicago, Milwaukee & St. Paul,	8½s, 1939,	10,000.00	10,000.00	9,900.00
C., M. & St. P., Lacrosse & D. Div.,	5s, 1919,	10,000.00	10,000.00	11,500.00
Chicago, Rock Island & Pacific,	4s, 1933,	25,000.00	25,000.00	26,500.00
Chicago & Western Indiana,	6s, 1932,	10,000.00	10,000.00	11,400.00
Cleveland & Mahoning Valley,	5s, 1938,	25,000.00	25,000.00	30,000.00
Cleveland & Pittsburg,	3½s, 1948,	15,000.00	15,000.00	15,000.00
Des Moines & Minneapolis,	7s, 1907,	1,000.00	1,000.00	1,100.00
Erie & Pittsburg,	8½s, 1940,	10,000.00	10,000.00	10,000.00
Hannibal & St. Joseph,	6s, 1911,	10,000.00	10,000.00	11,500.00
Iowa Falls & Sioux City,	7s, 1917,	16,000.00	16,000.00	20,800.00
Illinois Central, Springfield Div.,	8½s, 1951,	15,000.00	15,000.00	14,250.00
Kan. City, St. Jo. & Council Bluffs,	7s, 1907,	17,000.00	17,000.00	18,630.00
Louisville & Nashville Unifed,	4s, 1940,	20,000.00	19,845.00	20,200.00
McKeesport & Belle Vernon,	6s, 1918,	5,000.00	5,000.00	6,000.00
Milwaukee, L. Shore & Western,	6s, 1935,	5,000.00	5,000.00	6,650.00
Minn. & St. Louis,	5s, 1934,	10,000.00	10,000.00	11,700.00
" " "	4s, 1949,	30,000.00	30,000.00	29,400.00
Montana Central,	5s, 1937,	10,000.00	10,000.00	11,850.00
New York & Long Branch,	4s, 1941,	10,000.00	10,000.00	11,200.00
Norwood & Montreal,	5s, 1916,	5,000.00	5,000.00	5,500.00
Pittsburg, McK. & Youghiogheny,	6s, 1932,	5,000.00	5,000.00	6,500.00
Skaneateles,	5s, 1918,	5,000.00	5,000.00	5,500.00
St. Paul, Minn. & Manitoba,	6s, 1909,	5,000.00	5,000.00	5,500.00
" " "	4½s, 1933,	35,000.00	35,000.00	39,200.00
" " " Dak. Ext.,	6s, 1910,	10,000.00	10,000.00	11,200.00
" " " Mont. "	4s, 1937,	36,000.00	36,000.00	37,440.00

DIME SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Terminal R. R. Asson. of St. Louis, 4½s, 1889, \$	10,000.00	10,000.00	11,850.00
Terre Haute & Indianapolis, 5s, 1925,	80,000.00	80,000.00	82,100.00
United N. Jersey R. R. & Canal Co., 4s, 1944,	5,000.00	5,000.00	5,750.00
Willmar & Sioux Falls, 5s, 1888,	10,000.00	10,000.00	11,850.00
Totals,	\$ 584,500.00	581,845.00	634,585.00
BANK STOCKS.			
125 shares National Exchange, Hartford, \$	6,250.00	6,250.00	8,125.00
102 " American National, " "	5,100.00	5,100.00	7,140.00
95 " Phoenix " " "	9,500.00	9,500.00	11,400.00
40 " Mercantile " " "	860.00	860.00	860.00
36 " Farm's & Mech. " " "	3,600.00	3,600.00	4,320.00
33 " Charter Oak " " "	3,300.00	3,300.00	4,290.00
21 " Aetna " " "	2,100.00	2,100.00	4,200.00
8 " First " " "	800.00	800.00	435.00
9 " Conn. Trust & S. D. Co., " "	900.00	900.00	2,250.00
9 " State Bank, " " "	900.00	900.00	1,260.00
17 " Middlesex Co. National, Middletown, " "	1,700.00	1,700.00	1,785.00
88 " Middletown " " "	2,850.00	2,850.00	3,990.00
Totals,	\$ 36,860.00	36,860.00	49,555.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,290; total amount, \$1,071,886.40
2	Number of depositors having \$1,000 and not over \$2,000,	490; total amount, 631,400.69
3	Number of depositors having over \$2,000 and not over \$10,000,	182; total amount, 382,375.60
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	9,912; total deposits, \$2,085,622.69
6	Largest amount due a single depositor,	9,207.34
7	Number of accounts opened during the past year, 1,361; number closed, 986; increase, 375.	
8	Amount deposited, including interest credited, during the past year,	630,084.99
9	Amount withdrawn during the past year,	471,841.63
10	Amount of increase,	158,193.36
11	Total of interest and profit and loss and rent accounts per last report,	\$41,295.97
12	Amount of income received during the year,	98,122.19— 139,418.16
13	Total expenses, including salaries, during the year,	6,875.00

DIME SAVINGS BANK, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

14	State tax during the year,	\$4,589.59	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	4,480.12	
17	All other amounts charged off,	1,004.26	
18	Dividends, 2 per cent. paid Oct. 1, 1903; amount,	85,742.49	
	2 per cent. paid Apr. 1, 1904; amount,	86,986.18	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	44,790.57—	189,418.16
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		860.00
23	Loans on real estate, are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		47,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year? Own no real estate.		
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS:—President, P. Henry Woodward; Treasurer, Robert W. Dwyer; Directors or Trustees, Charles B. Whiting, C. S. Davidson, Silas Goodell, E. O. Goodwin, John O. Enders, P. Henry Woodward, Henry L. Bunce, Thomas Sisson, Geo. H. Day, R. H. Ensign, N. W. Hayden, John R. Redfield, W. O. Burr, Samuel G. Dunham, R. P. Chapman, Edw. B. Hatch, E. C. Hilliard, C. C. Kimball, Wm. Waldo Hyde, D. A. Rood, Thomas M. Smith, R. W. Huntington, Jr., Robert W. Dwyer.

THE DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$775,037.73	Whole amount of deposits,	\$2,363,550.17
Loans on collateral security,	210,044.98	Surplus account,	100,000.00
Loans on personal security only,	15,800.00	Interest account, less current expenses, and taxes paid,	39,785.05
Town, city, and borough notes and orders,	25,000.00	Profit and loss account,	12,214.86
School district notes and orders,	55,500.00		
Town, city, school district, and corporation bonds,	428,300.00		
Railroad bonds,	765,000.00		
Bank stocks in Connecticut,	55,420.00		
Real estate by foreclosure,	53,814.37		
Banking house,	14,000.00		
Insurance and taxes advanced on real estate mtg.,	170.00		
Premium account,	24,500.00		
Corporation stock,	3,500.00		
Rent,	86.68		
Cash in banks,	86,486.86		
Cash in vaults,	3,889.46		
Total Assets,	\$2,515,500.08	Total Liabilities,	\$2,515,500.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Norwich, Conn.,	\$ 25,000.00	25,000.00	25,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Central School District of Norwich,	\$ 53,000.00	53,000.00	53,000.00
Falls School District of Norwich,	2,500.00	2,500.00	2,500.00
Totals,	\$ 55,500.00	55,500.00	55,500.00
CORPORATION STOCKS.			
50 shares Attawaugan Company,	\$ 5,000.00	3,500.00	3,500.00

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
City of Los Angeles, Cal.,	4½s, 1934,	\$ 15,800.00	15,300.00	17,977.50
" Denver, Col.,	4s, 1907,	6,000.00	6,000.00	6,000.00
Town of Huntington, Conn.,	4s, 1917,	20,000.00	20,000.00	20,000.00
City of Norwich, Ct., sink'g fund,	5s, 1908,	1,000.00	1,000.00	1,040.00
" " "	3½s, 1925,	26,000.00	26,000.00	26,000.00
Town of New Canaan, Conn.,	3½s, 1929,	25,000.00	25,000.00	25,000.00
City of Sioux City, Iowa,	4½s, 1920,	25,000.00	25,000.00	26,487.50
" Duluth, Minn., gen. f'd,	5s, 1918,	6,000.00	6,000.00	6,785.00
" " " park,	4s, 1921,	11,000.00	11,000.00	11,320.00
" " " gen. f'd,	5s, 1923,	6,000.00	6,000.00	6,980.00
" Minneapolis, Minn.,	4s, 1922,	20,000.00	20,000.00	21,200.00
" Omaha, Neb., library,	5s, 1912,	10,000.00	10,000.00	10,650.00
" " " park,	5s, 1912,	25,000.00	25,000.00	26,687.50
" Camden, N. J.,	4s, 1926,	10,000.00	10,000.00	10,750.00
" Hoboken, " "	4½s, 1912,	10,000.00	10,000.00	10,500.00
" Paterson, " "	4s, 1910,	25,000.00	25,000.00	25,125.00
" " " school,	4s, 1929,	25,000.00	25,000.00	25,562.50
" N. Y. Cy., N. Y., Graves'd,	5s, 1934,	11,000.00	11,000.00	14,025.00
" Cincinnati, Ohio,	6s, 1906,	1,000.00	1,000.00	1,085.00
" " " "	7½s, 1906,	5,000.00	5,000.00	5,800.00
" " " "	6s, 1909,	22,000.00	22,000.00	24,420.00
" Columbus, " "	5s, 1910,	25,000.00	25,000.00	26,687.50
" Toledo, O., gen f'd rfdg.,	4½s, 1914,	25,000.00	25,000.00	26,562.50
" Portland, Oregon,	5s, 1922,	35,000.00	35,000.00	40,600.00
" Pawtucket, R. I.,	4s, 1910,	6,000.00	6,000.00	6,075.00
" " " "	4s, 1987,	22,000.00	22,000.00	23,100.00
" Woonsocket, " "	4s, 1921,	10,000.00	10,000.00	10,125.00
Totals,		\$ 428,800.00	428,300.00	455,775.00
RAILROAD BONDS.				
Beech Creek,	4s, 1936,	\$ 25,000.00	25,000.00	26,500.00
Burlington, C. R. & Northern,	5s, 1934,	50,000.00	50,000.00	61,000.00
Chic., Burl. & Quincy, Ill. Div.,	3½s, 1949,	50,000.00	50,000.00	47,500.00
Chicago & Eastern Illinois,	5s, 1937,	50,000.00	50,000.00	60,000.00
Chicago, Milwaukee & St. Paul :—				
General Mortgage,	4s, 1939,	45,000.00	45,000.00	49,500.00
Chic. & P. W. Div.,	5s, 1921,	50,000.00	50,000.00	58,000.00
LaCrosse & Dav. " "	5s, 1919,	80,000.00	80,000.00	84,200.00
Mineral Point " "	5s, 1910,	25,000.00	25,000.00	26,500.00
Chicago & Northwestern :—				
Boyer Valley,	3½s, 1923,	50,000.00	50,000.00	48,000.00
Minn. & Iowa,	3½s, 1924,	50,000.00	50,000.00	48,000.00
Chic., R. I. & Pacific,	4s, 1938,	75,000.00	75,000.00	78,750.00
Cleveland & Pittsburg,	3½s, 1948,	80,000.00	80,000.00	29,700.00
Erie & Pittsburg,	3½s, 1940,	25,000.00	25,000.00	24,000.00

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. Paul, Minn. & Manitoba :—			
Consol. Mortgage, 4½s, 1933, \$	60,000.00	60,000.00	66,000.00
Dakota Extension, 6s, 1910,	30,000.00	30,000.00	33,600.00
Eastern R. of Minn., 5s, 1908,	10,000.00	10,000.00	10,450.00
Montana Extension, 4s, 1937,	50,000.00	50,000.00	51,750.00
Sunbury & Lewistown, 4s, 1936,	25,000.00	25,000.00	25,000.00
Tuscarora Valley, 5s, 1917,	10,000.00	10,000.00	10,000.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	25,000.00	29,375.00
Totals,	\$ 765,000.00	765,000.00	817,825.00
BANK STOCKS.			
811 shares Thames National, Norwich, Conn., \$	31,100.00	42,320.00	52,870.00
131 " Merchants " " "	13,100.00	13,100.00	15,065.00
Totals,	\$ 44,200.00	55,420.00	67,935.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,977; total amount,	\$789,104.17
2	Number of depositors having \$1,000 and not over \$2,000, .	421; total amount,	707,955.00
3	Number of depositors having over \$2,000 and not over \$10,000,	228; total amount,	747,967.00
4	Number of depositors having over \$10,000,	7; total amount,	168,524.00
5	Total number of depositors,	6,638; total deposits,	\$2,363,550.17
6	Largest amount due a single depositor,		51,451.00
7	Number of accounts opened during the past year, 1,252; number closed, 962; increase, 290.		
8	Amount deposited, including interest credited, during the past year,		545,264.80
9	Amount withdrawn during the past year,		466,348.65
10	Amount of increase,		78,915.65
11	Total of interest and profit and loss and rent accounts per last report,	\$57,909.44	
12	Amount of income received during the year,	107,583.32—	165,492.76
13	Total expenses including salaries during the year,	8,815.88	
14	State tax during the year,	4,527.34	
15	Town and city taxes and assessments paid,	255.43	
16	Net amount of premiums charged off,	6,533.20	
17	All other amounts charged off,	3,558.17	

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18	Dividends, 2 per cent. paid Nov. 1, 1903 ; amount,	\$44,664.08
	2 per cent. paid May 1, 1904 ; amount,	45,188.76
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss accounts per this report,	51,949.91—\$165,492.76
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	1,399.00
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	37,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	6,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	$\frac{1}{2}$ of 1%
28	Net income from foreclosed real estate during the past year,	360.01
29	Date of annual meeting of Incorporators to elect Trustees or Directors, 2d Wednesday in May.	
30	Date of annual meeting to elect President, Treasurer, and other officers, 2d Wednesday in May.	

OFFICERS.—President, J. Hunt Smith ; Treasurer, Frank L. Woodard ; Vice Presidents, Francis J. Leavens, Wm. C. Osgood, W. R. Burnham ; Directors or Trustees, Gardiner Greene, E. George Bidwell, Nicholas Tarrant, Frank L. Woodard, Reuben S. Bartlett, Vine S. Stetson, George A. Davis, N. Douglas Sevin, Wm. B. Young.

THE DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$536,145.00	Whole amount of deposits, . . .	\$777,915.86
Loans on personal security only, . . .	41,425.00	Surplus account, . . .	82,000.00
Railroad bonds, . . .	165,000.00	Interest account, less current expenses, and taxes paid, . . .	7,531.01
Bank stocks in Connecticut, . . .	19,900.00		
Real estate by foreclosure, . . .	86,829.23		
Premium account, . . .	7,349.03		
Cash in banks, . . .	9,959.22		
Cash in vault, . . .	888.89		
Total Assets, . . .	\$817,446.87	Total Liabilities, . . .	\$817,446.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Beech Creek, 4s, 1936, \$	10,000.00	10,000.00	10,600.00
Morris & Essex, 7s, 1915,	5,000.00	5,000.00	6,600.00
New York, Lackawanna & Western, 6s, 1921,	10,000.00	10,000.00	18,000.00
Chicago & Eastern Illinois, 5s, 1937,	25,000.00	25,000.00	30,000.00
St. Paul, Minneapolis & Manitoba, 6s, 1933,	15,000.00	15,000.00	20,250.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,300.00
Montana Central, 5s, 1937,	5,000.00	5,000.00	5,900.00
Wilmar & Sioux Falls, 5s, 1938,	20,000.00	20,000.00	23,600.00
Chicago, St. Paul, Minn. & Omaha, 6s, 1930,	20,000.00	20,000.00	27,000.00
Burlington, C. Rapids & Northern, 5s, 1934,	25,000.00	25,000.00	30,625.00
Chicago, St. Louis & New Orleans, 5s, 1951,	10,000.00	10,000.00	12,500.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,000.00
Totals,	\$ 165,000.00	165,000.00	205,375.00
BANK STOCKS.			
172 shares First National, Wallingford, Conn., \$	17,200.00	17,200.00	20,640.00
11 " First National, Meriden, " "	1,100.00	1,100.00	2,200.00
16 " Home " " "	1,600.00	1,600.00	1,920.00
Totals,	\$ 19,900.00	19,900.00	24,760.00

THE DIME SAVINGS BANK OF WALLINGFORD.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.00,	2,888; total amount,	\$471,625.85
2	Number of depositors having \$1,000 and not over \$2,000,	154; total amount,	202,459.87
3	Number of depositors having over \$2,000 and not over \$10,000,	41; total amount,	108,830.14
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,083; total deposits,	\$777,915.86
6	Largest amount due a single depositor,		5,717.83
7	Number of accounts opened during the past year, 586; number closed, 447; increase, 139.		
8	Amount deposited, including interest credited, during the past year,		278,360.48
9	Amount withdrawn during the past year,		222,411.86
10	Amount of increase,		50,949.07
11	Total of interest and profit and loss and rent accounts per last report,	\$3,508.58	
12	Amount of income received during the year,	38,968.98—	47,497.56
13	Total expenses including salaries during the year,	3,968.25	
14	State tax during the year,	1,245.08	
15	Town and city taxes and assessments paid,	650.28	
16	Net amount of premiums charged off,	5,875.97	
17	All other amounts charged off,	0	
18	*Dividends, 2 per cent. paid Jan. 1, 1904; amount,	13,808.44	
	2 per cent. paid July 1, 1904; amount,	14,418.53	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	7,521.01—	47,497.56
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		10,800.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		32,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		20,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.		

OFFICERS.—President, Leverett M. Hubbard; Treasurer, Leonard B. Bishop; Assistant Treasurer, Robert H. Cowles; Directors or Trustees, Leverett M. Hubbard, Albert D. Judd, Charles N. Jones, George D. Munson, Marcus E. Cooke, George E. Dickerman, James Gaffney, Charles B. Yale, Charles D. Morris.

* 3 per cent. on excess of \$2,000.

DIME SAVINGS BANK OF WATERBURY.

OTIS S. NORTHBOP, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,681,904.00	Whole amount of deposits,	\$4,289,358.15
Loans on collateral security,	498,660.00	Surplus account,	75,000.00
Loans on personal security only,	354,131.96	Interest account, less current expenses, and taxes paid,	82,898.63
Town, city, and borough notes and orders,	33,900.00	Profit and loss account,	7,725.58
School district notes and orders,	18,300.00		
Town, city, school district, and corporation bonds,	294,500.00		
Railroad bonds,	1,379,000.00		
Bank stocks in Connecticut,	41,800.00		
Real estate by foreclosure,	6,772.84		
Banking house,	34,000.00		
Premium account,	7,000.00		
Cash in banks,	71,060.51		
Cash in vault,	38,453.05		
Total Assets,	\$4,454,482.86	Total Liabilities,	\$4,454,482.86

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Middlebury, Conn.,	\$ 14,400.00	14,400.00	14,400.00
" Watertown, "	19,500.00	19,500.00	19,500.00
Totals,	\$ 33,900.00	33,900.00	33,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Hopeville,	\$ 700.00	700.00	700.00
Oronoke,	350.00	350.00	350.00
Park Road,	1,700.00	1,700.00	1,700.00
Saw Mill Plain,	2,500.00	2,500.00	2,500.00
Waterville,	3,350.00	3,350.00	3,350.00
Watertown,	4,700.00	4,700.00	4,700.00
Totals,	\$ 18,300.00	18,300.00	18,300.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Borough of Naugatuck, Conn., 4s, 1905,	\$ 5,000.00	5,000.00	5,000.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Borough of Naugatuck, Conn.,	4s, 1906, \$	5,000.00	5,000.00	5,000.00
City of Waterbury,	4½s, 1905,	5,000.00	5,000.00	5,000.00
"	3½s, 1908,	5,000.00	5,000.00	5,000.00
"	3½s, 1909,	5,000.00	5,000.00	5,000.00
"	3½s, 1913,	5,000.00	5,000.00	5,000.00
"	3½s, 1914,	15,000.00	15,000.00	15,000.00
"	3½s, 1915,	10,000.00	10,000.00	10,000.00
"	3½s, 1916,	10,000.00	10,000.00	10,000.00
"	3½s, 1917,	5,000.00	5,000.00	5,000.00
"	3½s, 1926,	5,000.00	5,000.00	5,000.00
"	3½s, 1927,	10,000.00	10,000.00	10,000.00
"	3½s, 1928,	10,000.00	10,000.00	10,000.00
" Kansas City, Kan.,	6s, 1907,	5,000.00	5,000.00	5,150.00
" " " "	6s, 1908,	5,000.00	5,000.00	5,250.00
" Paterson, N. J.,	4½s, 1907,	10,000.00	10,000.00	10,100.00
" " " "	4½s, 1933,	10,000.00	10,000.00	10,800.00
" New York, N. Y.,	3½s, 1933,	50,000.00	50,000.00	50,000.00
" " (West Farms),	7s, 1905,	500.00	500.00	500.00
" Omaha, Neb.,	4s, 1933,	25,000.00	25,000.00	25,750.00
" Cleveland, Ohio,	4s, 1924,	25,000.00	25,000.00	25,875.00
" Columbus, "	4½s, 1921,	10,000.00	10,000.00	10,300.00
" Toledo, "	4s, 1925,	20,000.00	20,000.00	20,000.00
" " "	3½s, 1930,	30,000.00	30,000.00	30,000.00
" Racine, Wis.,	3½s, 1919,	9,000.00	9,000.00	9,000.00
Totals,	\$	294,500.00	294,500.00	297,725.00
RAILROAD BONDS.				
Buff., Roch. & P. (Clearfield & M.),	5s, 1943, \$	46,000.00	46,000.00	55,200.00
Chi., B. & Q. (Ill. Div.),	3½s, 1949,	50,000.00	47,500.00	47,500.00
Chicago, Milwaukee & St. Paul:—				
Chi. & Mo. R. Div.,	5s, 1926,	30,000.00	30,000.00	35,700.00
Chi. & L. S. "	5s, 1921,	20,000.00	20,000.00	23,200.00
Chi. & P. W. "	5s, 1921,	50,000.00	50,000.00	58,000.00
Central R. R. of N. J.,	5s, 1937,	40,000.00	40,000.00	52,800.00
Chicago & Alton,	3s, 1949,	100,000.00	85,000.00	85,000.00
Chicago & Eastern Illinois,	5s, 1937,	100,000.00	100,000.00	120,000.00
Chicago & Northwestern:—				
Madison Extension,	7s, 1911,	30,000.00	30,000.00	34,500.00
Menominee "	7s, 1911,	25,000.00	25,000.00	28,750.00
" River,	7s, 1916,	4,000.00	4,000.00	5,040.00
Mil., L. S. & W.,	6s, 1924,	15,000.00	15,000.00	19,500.00
No. Illinois,	5s, 1911,	20,000.00	20,000.00	21,000.00
Northwestern Union,	7s, 1917,	20,000.00	20,000.00	25,600.00
Ottumwa, C. F. & St. Paul,	5s, 1909,	20,000.00	20,000.00	20,800.00
Chi., R. I. & Pac.,	4s, 1938,	100,000.00	100,000.00	105,000.00
Cleveland & Mahoning,	5s, 1938,	25,000.00	25,000.00	30,000.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Delaware & Hud. (Alb. & Susq.),	6s, 1906,	\$ 10,000.00	10,000.00	10,200.00
“ “ “ “	7s, 1906,	10,000.00	10,000.00	10,300.00
Del., Lack. & Western,	7s, 1907,	10,000.00	10,000.00	10,500.00
(Syr., Bing. & N. Y.),	7s, 1906,	30,000.00	30,000.00	30,900.00
Det., Grand Rapids & Western,	4s, 1946,	12,000.00	12,000.00	12,000.00
Erie:—				
Goshen & Deckertown,	6s, 1928,	25,000.00	25,000.00	32,500.00
Sharon,	4s, 1919,	20,000.00	20,000.00	20,000.00
Great Northern:—				
St. Paul, M. & M.,	6s, 1910,	40,000.00	40,000.00	43,600.00
“ “ “ “	4½s, 1933,	50,000.00	50,000.00	55,000.00
Montana Ext.,	4s, 1937,	25,000.00	25,000.00	25,750.00
“ Central,	5s, 1937,	25,000.00	25,000.00	29,250.00
“ “ “ “	6s, 1937,	50,000.00	50,000.00	66,500.00
Illinois Central:—				
Louisville Div.,	3½s, 1953,	50,000.00	50,000.00	47,500.00
Springfield “	3½s, 1951,	46,000.00	46,000.00	43,700.00
Minn. & St. Louis,	4s, 1949,	10,000.00	10,000.00	9,500.00
“ “ “ “	5s, 1934,	50,000.00	50,000.00	59,000.00
N. Y. Central & Hudson River:—				
Beech Creek,	4s, 1936,	30,000.00	30,000.00	31,500.00
Joliet & No. Ind.,	7s, 1907,	25,000.00	25,000.00	26,250.00
Mich. Central,	5s, 1939,	20,000.00	20,000.00	24,000.00
McKeesport & Belle Vernon,	6s, 1918,	30,000.00	30,000.00	36,000.00
Pitts., McK. & Y.,	6s, 1932,	10,000.00	10,000.00	13,000.00
Rome, W. & O.,	6s, 1910,	10,000.00	10,000.00	11,000.00
N. Y., N. H. & Hartford,	4s, 1914,	50,000.00	50,000.00	50,500.00
“ “ “ “	3½s, 1954,	30,000.00	28,500.00	28,500.00
Terre Haute & Ind.,	5s, 1925,	25,000.00	25,000.00	24,000.00
Tuscarora Valley,	5s, 1917,	10,000.00	10,000.00	11,000.00
Totals,		\$ 1,398,000.00	1,379,000.00	1,533,540.00
BANK STOCKS.				
500 shares Waterbury Nat., Waterbury,	\$	25,000.00	25,000.00	37,500.00
48 “ Citizens “ “		4,800.00	4,800.00	6,240.00
60 “ Manufacturers “ “		6,000.00	6,000.00	7,200.00
50 “ Bristol “ Bristol,		5,000.00	5,000.00	8,000.00
10 “ Birmingham “ Derby,		1,000.00	1,000.00	1,600.00
Totals,	\$	41,800.00	41,800.00	60,540.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	12,717; total amount,	\$2,042,689.70
2	Number of depositors having \$1,000 and not over \$2,000.	842; total amount,	1,110,418.04
3	Number of depositors having over \$2,000 and not over \$10,000.	831; total amount,	1,063,431.13
4	Number of depositors having over \$10,000.	6; total amount,	72,819.28
5	Total number of depositors.	13,896; total deposits,	\$4,289,358.15
6	Largest amount due a single depositor.		14,684.73
7	Number of accounts opened during the past year, 1,873; number closed, 1,458; increase, 420.		
8	Amount deposited, including interest credited, during the past year,		1,234,772.80
9	Amount withdrawn during the past year,		1,014,425.54
10	Amount of increase,		220,347.26
11	Total of interest and profit and loss and rent accounts per last report,	\$92,140.97	
12	Amount of income received during the year,	198,170.25—	290,311.22
13	Total expenses, including salaries, during the year,	8,666.71	
14	State tax during the year,	9,267.05	
15	Town and city taxes and assessments paid,	640.66	
16	Net amount of premiums charged off,	25,862.81	
17	All other amounts charged off,	835.44	
18	Dividends, 2 per cent. paid Oct. 1, 1903; amount,	76,066.54	
	2 per cent. paid April 1, 1904; amount,	78,847.80	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	90,124.21—	290,311.22
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,750.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		200,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		75,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Second Wednesday in January.		

OFFICERS.—President, Henry H. Peck; Treasurer, Otis S. Northrop; Directors or Trustees, Elisha Leavenworth, John W. Smith, Henry H. Peck, Buell Heminway, Edward T. Root, C. W. Gillette, Wm. E. Fulton, E. L. Frisbie, Sr., Gilman C. Hill, A. O. Shepardson, John P. Elton, M. L. Sperry, R. N. Blakeslee, O. S. Northrop.

ESSEX SAVINGS BANK.

L. L. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$168,798.00	Whole amount of deposits,	\$771,207.08
Loans on collateral security,	7,650.00	Surplus account,	25,000.00
Loans on personal security only,	18,679.72	Interest account, less current expenses, and taxes paid,	6,935.53
State bonds,	2,264.21		
Town, city, school district, and corporation bonds,	118,000.00		
Railroad bonds,	334,000.00		
Railroad stocks,	9,074.88		
Bank stocks in Connecticut,	76,522.16		
Bank stocks in other states,	29,008.87		
Real estate by foreclosure,	24,889.83		
Banking house,	4,785.13		
Premium account,	6,294.44		
Cash in banks,	2,105.56		
Cash in vault,	1,071.26		
Total Assets,	\$803,142.56	Total Liabilities,	\$803,142.56

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Washington State Warrants, 7%, \$	2,264.21	2,264.21	3,695.98
RAILROAD STOCKS.			
39 shares Atchison, Topeka & Santa Fe, . \$	3,900.00	3,500.00	3,900.00
40 shares Delaware & Hudson Canal Co., .	4,000.00	4,704.38	6,840.00
30 shares Pere Marquette R. R. Co., . .	3,000.00	1,500.00	2,840.00
Totals, \$	10,900.00	9,074.38	13,080.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1930, \$	10,000.00	10,000.00	11,000.00
Bay City, Mich., 4s, 1931,	10,000.00	10,000.00	10,500.00
Columbus, Ohio, 4s, 1933,	10,000.00	10,000.00	10,500.00
New Haven, Conn., 3½s, 1939,	1,000.00	1,000.00	1,100.00
Omaha, Neb., 4s, 1918,	30,000.00	30,000.00	30,100.00
South Omaha, Neb., 5s, 1924,	5,000.00	5,000.00	5,600.00
Pueblo, Col., 5s, 1912,	2,000.00	2,000.00	2,135.00
" " 6s, 1906,	5,000.00	5,000.00	5,150.00
Sioux City, Iowa, 4½s, 1916,	8,000.00	8,000.00	8,320.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Tacoma, Wash.,	5s, 1913.	\$ 5,000.00	5,000.00	5,300.00
Toledo, Ohio,	3½s, 1930,	25,000.00	25,000.00	25,000.00
Wichita, Kan.,	6s, 1921,	7,000.00	7,000.00	7,700.00
Totals,		\$ 118,000.00	118,000.00	122,405.00
RAILROAD BONDS.				
Atchison, Topeka & Santa Fe,	4s, 1935,	\$ 7,000.00	7,000.00	7,157.00
Ashland Coal & Iron,	4s, 1925,	10,000.00	10,000.00	10,100.00
Baltimore & Harrisburg,	5s, 1936,	15,000.00	15,000.00	17,137.00
Buffalo & Susquehanna,	4s, 1951,	5,000.00	5,000.00	4,950.00
Burlington & Miss. River,	6s, 1918,	8,000.00	8,000.00	9,080.00
Chicago & Ind. Coal,	5s, 1936,	10,000.00	10,000.00	11,675.00
Burlington & Cedar Rapids,	5s, 1934,	15,000.00	15,000.00	17,887.00
Chicago & Eastern Ill.,	5s, 1937,	28,000.00	28,000.00	27,657.00
Chicago, Mil. & St. Paul, M. Pts.,	5s, 1910,	21,000.00	21,000.00	22,417.00
" " " " S. W. D.,	6s, 1909,	14,000.00	14,000.00	15,540.90
" " " " D.,	6s, 1920,	8,000.00	8,000.00	10,200.00
" " " " Lacrosse,	5s, 1919,	5,000.00	5,000.00	5,704.00
Chicago & Northwestern,	6s, 1929,	4,000.00	4,000.00	4,480.00
Chicago, Rock Island & Pacific,	4s, 1938,	15,000.00	15,000.00	15,712.00
Clearfield & Mahoning,	5s, 1943,	2,000.00	2,000.00	2,375.00
Detroit, Grand Rapids & Western,	4s, 1946,	3,500.00	3,500.00	3,412.00
Evansville & Terre Haute,	6s, 1923,	5,000.00	5,000.00	6,050.00
Goshen & Deckertown,	6s, 1928,	7,500.00	7,500.00	9,862.00
Iowa Falls & Sioux City,	7s, 1917,	15,000.00	15,000.00	18,937.00
Joliet and Northern Illinois,	7s, 1907,	10,000.00	10,000.00	10,900.00
Minneapolis & St. Louis,	5s, 1934,	20,000.00	20,000.00	23,050.00
" " " " "	4s, 1949,	15,000.00	15,000.00	14,550.00
Milwaukee, Lake Shore & Western,	6s, 1924,	5,000.00	5,000.00	6,575.00
Northern Illinois,	5s, 1910,	5,000.00	5,000.00	5,312.00
Peoria & Pekin Union,	6s, 1921,	5,000.00	5,000.00	6,175.00
Pitts'g, McKeesport & Yough.,	6s, 1932,	10,000.00	10,000.00	13,250.00
Sioux City & Pacific,	3½s, 1936,	10,000.00	10,000.00	9,637.00
St. Paul, Minn. & Manitoba,	6s, 1910,	6,000.00	6,000.00	6,660.00
" " " " "	4s, 1937,	10,000.00	10,000.00	10,325.00
" " " " "	6s, 1933,	4,000.00	4,000.00	5,360.00
Staten Island,	4½s, 1943,	10,000.00	10,000.00	9,563.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1928,	11,000.00	11,000.00	11,407.00
Tuscarora Valley,	5s, 1917,	20,000.00	20,000.00	21,450.00
Totals,		\$ 334,000.00	334,000.00	374,546.00
BANK STOCKS.				
63 shares Saybrook Bank, Essex,		\$ 8,150.00	1,889.50	8,150.00
88 " City National, Danbury,		8,800.00	8,800.00	3,800.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
37 shares	First National, Norwich,	\$ 3,700.00	3,280.00	2,775.00
7 "	Merchants, "	700.00	700.00	735.00
10 "	Uncas, "	1,000.00	1,000.00	1,000.00
20 "	Meriden, Meriden,	2,000.00	2,000.00	2,000.00
7 "	Home, "	700.00	700.00	735.00
30 "	First, "	3,000.00	3,000.00	5,550.00
2 "	" " Portland,	200.00	200.00	200.00
36 "	" " Stonington,	3,600.00	3,600.00	4,140.00
40 "	Mystic River, M. R.,	2,000.00	2,000.00	2,400.00
31 "	Deep River, D. R.,	3,100.00	3,100.00	3,410.00
40 "	Central, Middletown,	3,000.00	3,000.00	3,200.00
38 "	First, "	3,800.00	3,800.00	3,800.00
20 "	Middlesex Co., Middletown,	2,000.00	2,000.00	1,800.00
47 "	Middletown, "	3,525.00	3,525.00	4,935.00
25 "	National Bank of Norwalk,	2,500.00	2,500.00	2,750.00
20 "	Fairfield Co., "	2,000.00	2,000.00	1,800.00
10 "	Second, New Haven,	1,000.00	1,000.00	1,850.00
15 "	Yale, "	1,500.00	1,500.00	1,875.00
14 "	Merchants, "	700.00	640.00	805.00
7 "	Conn. T. & S. D. Co., Hartford,	700.00	700.00	1,430.00
12 "	City, "	1,200.00	1,200.00	960.00
20 "	Hartford Trust Co., "	2,000.00	2,000.00	3,200.00
19 "	Charter Oak, "	1,900.00	1,900.00	1,900.00
20 "	Hartford, "	2,000.00	2,000.00	2,600.00
27 "	Phoenix, "	2,700.00	2,700.00	3,185.00
50 "	Nat. Exchange, "	2,500.00	2,500.00	3,000.00
16 "	Rockville, Rockville,	1,600.00	1,600.00	1,680.00
5 "	Clinton, Clinton,	500.00	500.00	600.00
25 "	Danbury, Danbury,	2,500.00	2,534.00	2,500.00
30 "	American Exchange, N. Y.,	3,000.00	5,500.00	7,200.00
5 "	Bank of America, "	500.00	1,992.50	2,650.00
10 "	Bank of New York, "	1,000.00	2,500.00	3,000.00
35 "	Nat. Bank of Commerce, "	3,500.00	7,200.00	8,050.00
30 "	Chatham, "	750.00	1,475.00	2,475.00
30 "	Park, "	3,000.00	7,000.00	15,000.00
25 "	Fourth, "	2,500.00	4,886.78	5,750.00
50 "	Shoe and Leather, "	5,000.00	6,900.00	7,000.00
80 "	Oriental, "	2,000.00	4,040.00	4,600.00
6 "	North America, "	600.00	1,391.00	1,200.00
	Continental, Liquidation, "	.....	276.75	.....
Totals,		\$ 86,425.00	105,530.53	130,690.00

ESSEX SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,832; total amount,	\$304,128.12
2	Number of depositors having \$1,000 and not over \$2,000,	186; total amount,	184,805.58
3	Number of depositors having over \$2,000 and not over \$10,000,	79; total amount,	271,699.54
4	Number of depositors having over \$10,000,	1; total amount,	10,578.79
5	Total number of depositors,	2,048; total deposits,	\$771,207.08
6	Largest amount due a single depositor,		10,578.79
7	Number of accounts opened during the past year, 188; number closed, 212; decrease, 24.		
8	Amount deposited, including interest credited, during the past year,		126,340.08
9	Amount withdrawn during the past year,		134,633.31
10	Amount of decrease,		8,293.23
11	Total of interest and profit and loss and rent accounts per last report,	\$5,761.16	
12	Amount of income received during the year,	41,498.15—	47,259.31
13	Total expenses including salaries during the year,	2,868.56	
14	State tax during the year,	1,322.45	
15	Town and city taxes and assessments paid,	258.75	
16	Net amount of premiums charged off,	4,000.00	
17	All other amounts charged off, loans, \$959.25; sundries, \$430.29,	1,389.54	
18	Dividends, 2 per cent. paid Jan., 1904; amount,	15,170.58	
	2 per cent. paid July, 1904; amount,	15,818.90	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	6,935.53—	47,259.31
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in July.		

OFFICERS.—President, N. H. Williams; Treasurer, L. L. Wooster; Directors or Trustees, N. H. Williams, H. K. Anderson, W. H. Parmelee, H. B. Sisson, J. M. Hayden, G. I. Stevens, Charles H. Rose, James H. Lord, E. E. Dickinson, G. L. Burrows, D. W. Pratt, G. W. Denison, C. E. Chapman, E. O. Reynolds, C. H. Mather, L. L. Wooster.

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

SEYMOUR CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$365,855.85	Whole amounts of deposits, \$1,034,986.11	
Loans on collateral security, . . .	82,402.51	Surplus account, . . .	35,000.00
Loans on personal security only, . . .	20,900.00	Profit and loss account, . . .	29,699.85
Town, city, and borough notes and orders, . . .	25,000.00	Box account, . . .	54.00
School district notes and orders, . . .	14,400.00		
Town, city, school district and corporation bonds, . . .	98,339.00		
Railroad bonds, . . .	333,790.75		
Bank stocks in Connecticut, . . .	47,534.00		
Bank stocks in other states, . . .	59,812.00		
Real estate by foreclosure, . . .	16,000.00		
Furniture and fixtures, . . .	1,200.00		
Suspense account, . . .	274.17		
Cash in banks, . . .	27,809.62		
Cash in vault, . . .	6,422.06		
Total Assets, . . .	\$1,099,739.96	Total Liabilities, . . .	\$1,099,739.96

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk notes,	\$ 25,000.00	25,000.00	25,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Norwalk,	\$ 2,400.00	2,400.00	2,400.00
Over River School District, "	12,000.00	12,000.00	12,000.00
Totals,	14,400.00	14,400.00	14,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Bethel, Conn., 6s, 1908,	\$ 9,000.00	9,000.00	9,900.00
Denver, Col., 4s, 1907,	4,000.00	4,000.00	4,000.00
Los Angeles, Cal., 4s, 1908,	1,000.00	1,000.00	1,010.00
" " " " 4s, 1912,	2,000.00	2,000.00	2,030.00
Norwalk, Conn., 4s, 1907,	10,000.00	10,000.00	10,125.00
New Albany, Ind., 5s, 1915,	5,000.00	5,000.00	5,550.00
Omaha, Neb., 4s, 1918,	15,000.00	15,560.00	15,600.00
Toledo, Ohio, 4s, 1942,	500.00	500.00	550.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
— CONTINUED.			
Toledo, Ohio, 4s, 1917, \$	4,500.00	4,500.00	4,725.00
Omaha, Neb., 4½s, 1924,	10 000.00	10,839.00	10,900.00
Portland, Ore., 5s, 1928,	15,000.00	18,180.00	17,775.00
" (Albina), 6s, 1910,	5,000.00	5,420.00	5,400.00
Pueblo, Col., 6s, 1906,	2,000.00	2,000.00	2,070.00
South Omaha, Neb., 5s, 1924,	10,000.00	10,840.00	10,475.00
Totals,	\$ 98,000.00	98,339.00	100,110.00
RAILROAD BONDS.			
Chicago & Eastern Illinois, 5s, 1937, \$	19,000.00	22,817.50	22,800.00
Chicago, Milwaukee & St. Paul:—			
Chic. & Missouri River, 5s, 1926,	25,000.00	29,005.00	29,750.00
Chic. & Pacific Western, 5s, 1921,	35,000.00	39,700.00	40,600.00
Dubuque Division, 6s, 1920,	5,000.00	6,235.00	6,275.00
La Crosse & Davenport, 5s, 1919,	25,000.00	28,140.00	28,625.00
Chic., Rock Island & Pacific, 6s, 1917,	10,000.00	11,380.00	12,300.00
" " " 4s, 1928,	25,000.00	26,615.00	26,187.50
Chic., St. Paul, Minn. & Omaha, 6s, 1930,	20,000.00	26,241.25	26,900.00
St. Paul & Sioux City, 6s, 1919,	15,000.00	18,225.00	18,600.00
Eastern Ry. of Minn., No. Div., 4s, 1948,	20,000.00	20,950.00	20,800.00
Louisville & Nashville, unified, 4s, 1944,	10,000.00	10,000.00	10,075.00
Minneapolis & St. Louis, 5s, 1934,	5,000.00	5,749.50	5,800.00
St. Paul, Minn. & Manitoba:—			
Consolidated mortgage, 6s, 1933,	50,000.00	67,142.50	67,250.00
Dakota Extension, 6s, 1910,	20,000.00	21,590.00	22,400.00
Totals,	\$ 284,000.00	338,790.75	378,362.50
BANK STOCKS.			
29 shares Central National, Norwalk, Conn., \$	2,900.00	2,928.00	3,045.00
100 " Fairfield Co. Nat'l, " "	10,000.00	9,900.00	9,000.00
141 " National Bank of Norwalk, " "	14,100.00	14,181.00	15,792.00
85 " City National, South " "	8,500.00	8,500.00	17,000.00
10 " Conn. Nat., Bridgeport, " "	1,000.00	1,400.00	1,570.00
7 " First Nat., Westport, " "	700.00	700.00	700.00
6 " " Norwich, " "	600.00	600.00	600.00
15 " " New Canaan, " "	1,500.00	1,275.00	1,200.00
50 " Thames National, Norwich, " "	5,000.00	7,000.00	8,250.00
21 " Stamford " Stamford, " "	630.00	1,050.00	1,050.00
150 " American Exchange, New York, " "	15,000.00	25,500.00	35,250.00
50 " Citizens' Central, " "	5,000.00	7,500.00	7,500.00
30 " Mercantile, " "	3,000.00	3,000.00	7,850.00
100 " Merchants, " "	5,000.00	8,250.00	8,750.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.			
25 shares First National, New York, \$	2,500.00	5,000.00	15,000.00
50 " Fourth National, "	5,000.00	5,000.00	11,250.00
100 " Merchants' Exchange, "	5,000.00	5,250.00	8,000.00
187 " Tradesman's (in liquidation), N. Y.,	5,884.00	187.00	187.00
25 " Southern " "	0	125.00	125.00
Totals,	\$ 91,814.00	107,346.00	151,619.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,708; total amount,	\$408,418.40
2	Number of depositors having \$1,000 and not over \$2,000,	276; total amount,	324,416.72
3	Number of depositors having over \$2,000 and not over \$10,000,	95; total amount,	307,150.99
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,079; total deposits,	\$1,084,986.11
6	Largest amount due a single depositor,		8,755.50
7	Number of accounts opened during the past year, 365; number closed, 212; increase, 153.		
8	Amount deposited, including interest credited, during the past year,		312,054.19
9	Amount withdrawn during the past year,		225,376.92
10	Amount of increase,		86,677.27
11	Total of interest and profit and loss and rent accounts per last report,	\$26,855.48	
12	Amount of income received during the year,	48,540.61—	75,896.09
13	Total expenses including salaries during the year,	4,169.53	
14	State tax during the year,	1,754.28	
15	Town and city taxes and assessments paid,	248.00	
16	Net amount of premiums charged off,	2,439.00	
17	All other amounts charged off,	781.62	
18	Dividends: 2 per ct. paid Oct. 10, 1903; amount,	18,005.07	
	2 per ct. paid Apr. 10, 1904; amount,	18,293.74	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	29,699.85—	75,896.09
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,		312.00
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,000.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$9,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, little over	4%
28	Net income from foreclosed real estate during the past year,	951.52
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in January.	
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in January.	

OFFICERS.—President, Asa B. Woodward; Treasurer, Seymour Curtis; Directors or Trustees, Asa B. Woodward, J. Thornton Prowitt, Joseph C. Randle, Arthur C. Wheeler, James G. Gregory, Josiah Kellogg, Eugene L. Boyer, Henry W. Gregory, John P. Treadwell.

FALLS VILLAGE SAVINGS BANK.

HENRY C. GAYLORD, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$128,755.55	Whole amount of deposits, . . .	\$638,063.34
Loans on collateral security, . . .	64,644.50	Surplus account, . . .	30,000.00
Loans on personal security only, . . .	13,010.00	Interest account, less current expenses, and taxes paid, . . .	8,945.35
Town, city, and borough notes and orders, . . .	6,000.00		
Town, city, school district, and corporation bonds, . . .	119,000.00		
Railroad bonds, . . .	219,500.00		
Bank stocks in Connecticut, . . .	32,850.00		
Real estate by foreclosure, . . .	22,410.29		
Banking house, . . .	14,445.18		
Insurance and taxes advanced on real estate mortgaged, . . .	15.25		
Premium account, . . .	40,707.22		
Cash in banks, . . .	10,088.94		
Cash in vault, . . .	5,581.76		
Total Assets, . . .	\$677,008.69	Total Liabilities, . . .	\$677,008.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cornwall, Conn., \$	6,000.00	6,000.00	6,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Canaan, Conn., 4s, 1916, \$	16,000.00	16,000.00	16,800.00
" Bristol, " 4s, 1927,	10,000.00	10,000.00	11,000.00
" Plainfield, " 4s, 1921,	4,000.00	4,000.00	4,300.00
" Brooklyn, " 4s, 1923,	2,000.00	2,000.00	2,200.00
" Bethel, 4s, 1919,	4,000.00	4,000.00	4,300.00
School District, Center, Waterbury, 4s, 1928,	10,000.00	10,000.00	10,800.00
Arsenal, Hartford, 4s, 1917,	6,000.00	6,000.00	6,240.00
City, Cincinnati, Ohio, 6s, 1909,	10,000.00	10,000.00	11,000.00
Columbus, " 5s, 1913,	10,000.00	10,000.00	11,000.00
Omaha, Neb., 5s, 1912,	5,000.00	5,000.00	5,300.00
St. Paul, Minn., 4s, 1919,	7,000.00	7,000.00	7,500.00
Duluth, " 4s, 1920,	5,000.00	5,000.00	5,400.00
Kansas City, Kan., 6s, 1908,	5,000.00	5,000.00	5,350.00
" " " 6s, 1909,	5,000.00	5,000.00	5,400.00
" " " 6s, 1910,	5,000.00	5,000.00	5,450.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
City, Atlantic City, N. J.,	4s, 1930, \$	5,000.00	5,000.00	5,500.00
Muskegon, Mich.,	5s, 1913,	5,000.00	5,000.00	5,500.00
Toledo, Ohio,	4s, 1942,	5,000.00	5,000.00	5,200.00
Totals,	\$	119,000.00	119,000.00	128,240.00
RAILROAD BONDS.				
Joliet & Northern Indiana,	7s, 1907, \$	5,000.00	5,000.00	5,250.00
Chicago, Milwaukee & St. Paul:—				
Southwestern Division,	6s, 1909,	5,000.00	5,000.00	5,500.00
Mineral Point "	5s, 1910,	5,000.00	5,000.00	5,300.00
C. & Pac. Western "	5s, 1921,	5,000.00	5,000.00	5,800.00
Chicago & Northwestern:—				
Madison Extension,	7s, 1911,	10,000.00	10,000.00	12,000.00
Chicago & Tomah,	6s, 1905,	10,000.00	10,000.00	10,200.00
Northwestern Union,	7s, 1917,	10,500.00	10,500.00	14,000.00
Milwaukee & Madison,	6s, 1905,	10,000.00	10,000.00	10,400.00
Menominee Extension,	7s, 1911,	5,000.00	5,000.00	6,000.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	5,000.00	5,000.00	5,200.00
Delaware & Bound Brook,	7s, 1905,	5,000.00	5,000.00	5,150.00
Morris & Essex, reg.,	7s, 1914,	10,000.00	10,000.00	12,800.00
Mississippi River Bridge,	6s, 1912,	3,000.00	3,000.00	3,150.00
Kalamazoo & White Pigeon,	5s, 1940,	4,000.00	4,000.00	5,000.00
Chicago, St. Louis & New Orleans,	6s, 1907,	5,000.00	5,000.00	5,800.00
Cleveland & Mahoning Valley,	5s, 1938,	20,000.00	20,000.00	25,000.00
Mahoning Coal Co.,	5s, 1934,	20,000.00	20,000.00	25,000.00
Clearfield & Mahoning,	5s, 1943,	15,000.00	15,000.00	19,500.00
Chicago, Rock Island & Pacific,	4s, 1938,	10,000.00	10,000.00	10,500.00
Connecticut & Passumpsic Rivers,	4s, 1943,	5,000.00	5,000.00	5,600.00
Burlington, Cedar Rapids & Northern,	5s, 1934,	5,000.00	5,000.00	6,100.00
Potomac Valley,	5s, 1941,	5,000.00	5,000.00	6,000.00
Minneapolis & St. Louis,	4s, 1949,	5,000.00	5,000.00	5,000.00
Eastern Railway of Minnesota,	4s, 1948,	5,000.00	5,000.00	5,400.00
St. Paul, Minneapolis & Manitoba,	6s, 1933,	10,000.00	10,000.00	13,500.00
Chicago & Eastern Illinois,	6s, 1907,	10,000.00	10,000.00	10,750.00
New York, New Haven & Hartford,	4s, 1914,	10,000.00	10,000.00	10,300.00
New London Northern,	4s, 1910,	2,000.00	2,000.00	2,040.00
Totals,	\$	219,500.00	219,500.00	255,740.00
BANK STOCKS.				
128 shares National Iron, Falls Village,	\$	12,800.00	12,800.00	12,800.00
20 " Conn. Tr. & Safe Deposit, Hartford,		2,000.00	2,000.00	4,800.00
10 " Hartford Trust Company, "		1,000.00	1,000.00	1,900.00
8 " Hartford National Bank, "		800.00	800.00	1,120.00
9 " Farmers & Mechanics, "		900.00	900.00	1,080.00
22 " National Exchange, "		1,100.00	1,100.00	1,375.00

FALLS VILLAGE SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.							
31	shares	American National,	Hartford, .	\$	1,550.00	1,550.00	2,250.00
11	"	Phoenix	"	"	1,100.00	1,100.00	1,375.00
11	"	Ætna	"	"	1,100.00	1,100.00	2,200.00
5	"	First	"	"	500.00	500.00	625.00
4	"	City,	"	"	400.00	400.00	400.00
26	"	Deep River Nat.,	Deep River,		2,600.00	2,600.00	8,000.00
50	"	Thames	Norwich,		5,000.00	5,000.00	8,000.00
40	"	Waterbury	Waterbury,		2,000.00	2,000.00	3,500.00
Totals,					\$ 32,850.00	32,850.00	44,425.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,222; total amount,	\$259,831.23
2	Number of depositors having \$1,000 and not over \$2,000, .	123; total amount,	159,384.16
3	Number of depositors having over \$2,000 and not over \$10,000, .	59; total amount,	189,839.59
4	Number of depositors having over \$10,000,	2; total amount,	29,008.36
5	Total number of depositors,	1,406; total deposits,	\$638,063.34
6	Largest amount due a single depositor,		18,181.02
7	Number of accounts opened during the past year, 120; number closed, 117; increase, 3.		
8	Amount deposited, including interest credited, during the past year,		88,190.00
9	Amount withdrawn during the past year,		75,618.37
10	Amount of increase,		7,571.63
11	Total of interest and profit and loss and rent accounts per last report,	\$7,539.62	
12	Amount of income received during the year,	31,061.08—	38,600.70
13	Total expenses including salaries during the year,	3,564.26	
14	State tax during the year,	1,152.60	
15	Town and city taxes and assessments paid,	286.55	
16	Net amount of premiums charged off,	2,827.50	
17	All other amounts charged off,	169.53	
18	Dividends, 1½ per cent. paid Jan., 1904; amount,	10,825.76	
	1½ per cent. paid July, 1904; amount,	10,829.15	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	8,945.35—	38,600.70
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		12,292.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00

FALLS VILLAGE SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or coporation,	\$7,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	15,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, September.	
30	Date of annual meeting to elect President, Treasurer, and other officers, September.	

OFFICERS. — President, Edwin W. Spurr; Treasurer, Henry C. Gaylord; Directors or Trustees, Edwin W. Spurr, Henry C. Gaylord, Elson J. Hornbeck, J. Lee Ensign, Frank M. Olin, Edward Ward, J. Sedgwick Tracy, H. Goodwin.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN

FRED B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$1,866,994.00	Whole amount of deposits, \$3,343,980.52	
Loans on collateral sec'y, .	54,218.00	Surplus account, . . .	150,000.00
Loans on personal security only,	10,200.00	Interest account, less current expenses, and taxes paid,	23,055 64
Town, city, school district, and corporation bonds, .	533,500.00	Profit and loss account, .	22,991 99
Railroad bonds,	1,124,600.00	Sundry accounts, . . .	4,347.88
Railroad stocks,	4,000.00		
Bank stocks in Connecticut, .	187,400.00		
Real estate by foreclosure, .	97,874.13		
Bank block,	51,221.67		
Premium account,	63,926.55		
Sundry accounts,	717.21		
Cash in banks,	41,062.48		
Cash in vault,	8,661.99		
Total Assets,	\$3,544,376.03	Total Liabilities, . . .	\$3,544,376 03

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
91 shares Pere Marquette, pref., \$	9,100.00	4,000.00	6,370.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1905-08, \$	32,000.00	32,000.00	32,080.00
" " " 4s, 1910,	12,000 00	12,000.00	12,240.00
" Portland, " 3 ⁶ / ₈ s, 1909,	11,000.00	11,000.00	11,000.00
" " " 4s, 1905,	30,000.00	30,000.00	30,000.00
" Middlefield, " 4s, 1905-06,	2,000.00	2,000.00	2,000.00
" Chatham, " 3 ⁷ / ₈ s, 1910,	35,000.00	35,000.00	35,000.00
City of Middletown, " 3 ⁶ / ₈ s, 1915,	3,000.00	3,000.00	3,000.00
" Pueblo, Colo., 6s, 1906,	10,000.00	10,000.00	10,100.00
" Colo. Springs, " 4s, 1909-14,	10,000.00	10,000.00	10,100.00
" " " 4s, 1914-29,	10,000.00	10,000.00	10,150.00
" " " 4 ¹ / ₂ s, 1907-12,	9,000 00	9,000.00	9,090.00
" Chicago, Ill., 4s, 1914,	25,000.00	25 000.00	25,500.00
" Sioux City, Iowa, 4 ¹ / ₂ s, 1918,	10,000.00	10,000.00	10,300.00
" " " 4 ¹ / ₂ s, 1920,	15,000.00	15,000.00	15,450.00
" Clinton, " 5s, 1907-17,	10,000.00	10,000.00	10,200.00
" " " 5s, 1911-16,	10,000.00	10,000.00	10,400.00
" South Bend, Ind., 5s, 1914,	8,000 00	8,000.00	8,800.00
" Newport, Ky., 5s, 1911-15,	7,000.00	7,000.00	7,420.00
" Springfield, Mo., 4 ¹ / ₂ s, 1905,	25,000.00	25,000.00	25,000.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.			
City of Kansas City, Mo., 4½s, 1915, \$	15,000.00	15,000.00	16,200.00
" Duluth, Minn., 4s, 1920,	17,000.00	17,000.00	17,000.00
" " " 6s, 1911,	18,000.00	18,000.00	14,480.00
" St. Paul, " 5s, 1909,	10,000.00	10,000.00	10,550.00
" " " 5s, 1915,	5,000.00	5,000.00	5,550.00
" Muskegon, Mich., 5s, 1905-18,	10,000.00	10,000.00	10,800.00
" " " 5s, 1919-23,	10,000.00	10,000.00	11,200.00
" Omaha, Neb., 5s, 1912,	25,000.00	25,000.00	26,887.50
" " " 4½s, 1905-07,	7,500.00	7,500.00	7,500.00
" " " 4s, 1918,	5,000.00	5,000.00	5,050.00
" Dayton, Ohio, 4s, 1905,	7,000.00	7,000.00	7,000.00
" " " 5s, 1907,	10,000.00	10,000.00	10,250.00
" Columbus, " 5s, 1907,	10,000.00	10,000.00	10,250.00
" " " 5s, 1910,	15,000.00	15,000.00	15,900.00
" Toledo, " 4½s, 1912,	5,000.00	5,000.00	5,250.00
" " " 4½s, 1914,	10,000.00	10,000.00	10,500.00
" " " 4s, 1942,	5,000.00	5,000.00	5,250.00
" Findlay, " 6s, 1907,	5,000.00	5,000.00	5,225.00
" " " 5s, 1908,	5,000.00	5,000.00	5,150.00
" Portland, " 5s, 1920,	20,000.00	20,000.00	23,000.00
" " " 5s, 1923,	10,000.00	10,000.00	11,600.00
" McKeesport, Pa., 4½s, 1910-20,	5,000.00	5,000.00	5,150.00
" Sheboygan, Wis., 4½s, 1911,	15,000.00	15,000.00	15,450.00
" LaCrosse, " 5s, 1905-15,	20,000.00	20,000.00	20,200.00
Totals, \$	533,500.00	533,500.00	552,472.50
RAILROAD BONDS.			
Baltimore & Cumberland Val., 6s, 1931, \$	10,000.00	10,000.00	12,600.00
Baltimore & Harrisburg, 5s, 1936,	30,000.00	30,000.00	34,500.00
Buffalo & Susquehanna, 4s, 1951,	65,000.00	65,000.00	64,850.00
Burlington, C. Rapids & North, 5s, 1934,	10,000.00	10,000.00	12,000.00
Chicago, Burlington & Quincy :—			
Bur. & Mo. Riv. Div. (ex.), 6s, 1918,	10,200.00	10,200.00	11,526.00
Iowa Division, 4s, 1919,	7,000.00	7,000.00	7,070.00
" " 5s, 1919,	27,000.00	27,000.00	29,480.00
Chicago, Milwaukee & St. Paul :—			
Chicago & Lake Sup. Div., 5s, 1921,	10,000.00	10,000.00	11,550.00
Chicago & Pac. Western, 5s, 1921,	10,000.00	10,000.00	11,600.00
Dubuque Division, 6s, 1920,	15,000.00	15,000.00	18,750.00
Dakota & Gt. South'n Div., 5s, 1916,	10,000.00	10,000.00	11,100.00
General Mortgage, 4s, 1989,	80,000.00	80,000.00	82,700.00
" " 8½s, 1989,	25,000.00	25,000.00	24,500.00
Hastings & Dakota Div., 5s, 1910,	16,000.00	16,000.00	16,800.00
LaCrosse & Davenport Div., 5s, 1919,	25,000.00	25,000.00	28,500.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago, Milwaukee & St. Paul :—			
Mineral Point Div., 5s, 1910,	\$ 30,000.00	30,000.00	31,800.00
Southwestern " 6s, 1909,	15,000.00	15,000.00	16,500.00
Terminal, 5s, 1914,	10,000.00	10,000.00	11,000.00
Wisconsin & Minnesota Div., 5s, 1921,	25,000.00	25,000.00	28,750.00
Chicago & Alton, 8s, 1949,	15,000.00	12,400.00	12,450.00
Chicago & Northwestern :—			
C. Rapids & Mo. Riv. Div., 7s, 1916,	10,000.00	10,000.00	13,000.00
Des Moines & Minneap. Div., 7s, 1907,	10,000.00	10,000.00	10,650.00
Chicago, R. Island & Pacific, 4s, 1988,	25,000.00	25,000.00	26,250.00
Chicago & Eastern Illinois, 5s, 1937,	50,000.00	50,000.00	59,000.00
Chicago & Indiana Coal, 5s, 1936,	25,000.00	25,000.00	29,250.00
Detroit, G. Rapids & Western, 4s, 1946,	11,000.00	11,000.00	10,670.00
Elgin, Joliet & Eastern, 5s, 1941,	40,000.00	40,000.00	46,400.00
Eastern of Minnesota :—			
First Division, 5s, 1918,	40,000.00	40,000.00	40,800.00
Northern Division, 4s, 1948,	60,000.00	60,000.00	60,600.00
Genesee & Wyoming, 5s, 1929,	40,000.00	40,000.00	45,200.00
Louisville & Nashville, unified, 4s, 1940,	25,000.00	24,900.00	25,000.00
Montana Central, 5s, 1937,	10,000.00	10,000.00	11,700.00
" 6s, 1937,	30,000.00	30,000.00	39,750.00
Minneapolis & St. Louis, 4s, 1949,	50,000.00	50,000.00	48,000.00
" " Pac. Ex., 6s, 1921,	5,000.00	5,000.00	5,850.00
" " Iowa Ex., 7s, 1909,	21,000.00	21,000.00	23,310.00
Potomac Valley, 5s, 1941,	20,000.00	20,000.00	23,000.00
Piedmont & Cumberl'd Valley, 5s, 1911,	25,000.00	25,000.00	26,250.00
Peoria & Pekin Union, 6s, 1921,	15,000.00	15,000.00	18,300.00
St. L. I. Mt. & So., R. & G. Div., 4s, 1933,	25,000.00	22,600.00	23,750.00
Sunbury, Hazelton & W.-Barre, 5s, 1928,	28,500.00	28,500.00	30,210.00
Skanateles, 5s, 1914-23,	15,000.00	25,000.00	16,050.00
St. Paul, Minn. & Manitoba, 4½s, 1933,	30,000.00	30,000.00	33,000.00
" " " Da. Ex., 6s, 1910,	39,000.00	39,000.00	43,290.00
" " " Mon. " 4s, 1937,	10,000.00	10,000.00	10,200.00
Terre Haute & Indianapolis, 5s, 1923,	25,000.00	25,000.00	26,750.00
Tuscarora Valley, 5s, 1917,	20,000.00	20,000.00	21,600.00
Willmar & Sioux Falls, 5s, 1938,	30,000.00	30,000.00	35,250.00
Totals,	\$ 1,129,700.00	1,124,600.00	1,230,556.00
BANK STOCKS.			
154 shares Middlesex Co. Nat., Middletown, \$	15,400.00	15,400.00	14,630.00
373 " Central " "	27,900.00	27,900.00	33,480.00
532 " Middletown " "	39,900.00	39,900.00	57,456.00
303 " First " "	30,300.00	30,300.00	30,300.00
20 " " " Wallingford,	2,000.00	2,000.00	2,400.00
86 " " " Portland,	8,600.00	8,600.00	9,460.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.							
100 shares First Nat., Meriden,					\$ 10,000.00	10,000.00	20,000.00
57 " Meriden " "					5,700.00	5,700.00	6,270 00
120 " Home " "					12,000 00	12,000.00	15,600.00
100 " New Britain " New Britain,					10,000.00	10,000.00	16,500.00
90 " First " Norwich,					9,000.00	9,000.00	7,200.00
111 " Thames " "					11,100.00	11,100.00	18,315.00
5 " Deep River " Deep River,					500.00	500 00	560.00
20 " Danbury " Danbury,					2,000.00	2,000.00	2,000.00
80 " Nat. Bk. Commerce, New London,					8,000.00	8,000.00	4,650.00
Totals,	\$				187,400.00	187,400.00	238,821.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,525; total amount,	\$1,061,980.12
2	Number of depositors having \$1,000 and not over \$2,000,	528; total amount,	717,019.02
3	Number of depositors having over \$2,000 and not over \$10,000,	872; total amount,	1,449,949.60
4	Number of depositors having over \$10,000,	10; total amount,	115,081.78
5	Total number of depositors,	5,430; total deposits,	\$3,843,980.52
6	Largest amount due a single depositor,		16,693.84
7	Number of accounts opened the past year, 608; number closed, 582; increase, 21.		
8	Amount deposited, including interest credited, during the past year,		614,218.56
9	Amount withdrawn during the past year,		447,572.25
10	Amount of increase,		166,641.31
11	Total of interest and profit and loss, and rent accounts per last report,	\$35,867.31	
12	Amount of income received during the year,	160,490.36—	196,357.67
13	Total expenses including salaries during the year,	8,828.95	
14	State tax during the year,	4,697.25	
15	Town and city taxes and assessments paid,	2,566.88	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	7,342.99	
18	Dividends: 2 per cent. paid Feb. 1, 1904; amount,	62,417.83	
	2 per cent. paid Aug. 1, 1904; amount,	64,456.14	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	46,047.63—	196,357.67
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		19,184.26

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

23	Loans on real estate — are they all first mortgages ?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$24,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	9,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	14,498.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1 $\frac{1}{10}$ %
28	Net income from foreclosed real estate during the past year,	1,221.10
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.— President, James K. Guy; Vice-President, Lyman D. Mills; Treasurer, Fred B. Chaffee; Directors or Trustees, Leonard Bailey, O. Vincent Coffin, Augustus H. Conklin, Daniel H. Chase, Samuel Stearns, Henry G. Newton, Geo. T. Meech, James K. Guy, Flavius J. Chaffee, Edward S. Coe, Lyman D. Mills, Ernest G. Cone, Clarence E. Bacon, William W. Wilcox, Henry C. Ward, Oliver S. Watrous, Joseph Merriam, Chas. Brainard, Thos. W. McDowell.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED 1851.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$2,801,507.00	Whole amount of deposits, \$4,592,358.62	
Loans on collateral sec'y, .	2,000.00	Surplus account, . . .	150,000.00
Town, city, and borough notes and orders, .	92,000.00	Interest account, less current expenses, and taxes paid,	182,204.26
School district notes and orders,	66.00		
Town, city, school district, and corporation bonds, .	540,000.00		
Railroad bonds,	990,000.00		
Bank stocks in Connecticut, .	148,800.00		
Bank stocks in other states, .	36,200.00		
Real estate by foreclosure, .	161,875.00		
Banking house,	12,000.00		
Cash in banks,	78,571.82		
Cash in vault,	12,048.06		
Total Assets,	\$4,874,562.88	Total Liabilities,	\$4,874,562.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Farmington, \$	92,000.00	92,000.00	92,000.00
SCHOOL DISTRICT NOTE.			
Avon School District No. 6, \$	66.00	66.00	66.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
South Norwalk, Conn., City, 6s, 1905, \$	10,000.00	10,000.00	10,400.00
Norwalk, " " 4s, 1935, .	20,000.00	20,000.00	21,400.00
Bristol, " Borough, 4s, 1910, .	10,000.00	10,000.00	10,200.00
" " " 4s, 1915, .	10,000.00	10,000.00	10,400.00
Stamford, " Town, 4s, 1927, .	40,000.00	40,000.00	42,400.00
Chicago, Ill., City, 4s, 1921, .	20,000.00	20,000.00	20,800.00
New Albany, Ind., " 5s, 1915, .	10,000.00	10,000.00	11,200.00
Fort Wayne, " " 4½s, 1918, .	10,000.00	10,000.00	10,600.00
Boston, Mass., " 4s, 1919, .	30,000.00	30,000.00	32,100.00
" " " 5s, 1906, .	20,000.00	20,000.00	20,600.00
" " " 3½s, 1922, .	20,000.00	20,000.00	20,800.00
Omaha, Neb., " 4½s, 1934, .	60,000.00	60,000.00	65,000.00
Newark, N. J., " 6s, 1909, .	20,000.00	20,000.00	22,000.00
Paterson, " " 5s, 1905, .	10,000.00	10,000.00	10,070.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
Paterson, N. J.,	City,	5s,	1906,	\$ 10,000.00	10,000.00	10,200.00
Toledo, Ohio,	"	4½s,	1912,	10,000.00	10,000.00	10,550.00
"	"	5s,	1913,	10,000.00	10,000.00	10,980.00
Cleveland, "	"	4s,	1915,	40,000.00	40,000.00	41,800.00
"	"	4s,	1916,	20,000.00	20,000.00	20,660.00
"	"	4s,	1918,	20,000.00	20,000.00	20,740.00
"	"	4s,	1919,	70,000.00	70,000.00	72,100.00
Scranton, Pa.,	"	4½s,	1909,	20,000.00	20,000.00	20,700.00
Pittsburg, "	"	4s,	1907,	10,000.00	10,000.00	10,150.00
Providence, R. I.,	"	5s,	1906,	30,000.00	30,000.00	31,000.00
Milwaukee, Wis.,	"	5s,	1905,	10,000.00	10,000.00	10,100.00
Totals,				\$ 540,000.00	540,000.00	566,450.00
RAILROAD BONDS.						
Chicago, Rock Island & Pacific,		6s,	1917,	\$ 40,000.00	40,000.00	48,750.00
"	"	4s,	1933,	120,000.00	120,000.00	124,000.00
Morris & Essex,		7s,	1914,	10,000.00	10,000.00	12,983.00
Buffalo, New York & Erie,		7s,	1916,	30,000.00	30,000.00	38,100.00
Pittsburg, Ft. Wayne & Chicago,		7s,	1912,	10,000.00	10,000.00	12,300.00
Terre Haute & Indianapolis,		5s,	1925,	40,000.00	40,000.00	43,000.00
Northwestern Union,		7s,	1917,	70,000.00	70,000.00	91,000.00
Chic., Mil. & St. Paul (S. W. Div.),		6s,	1909,	30,000.00	30,000.00	33,037.00
Chicago & Tomah,		6s,	1905,	40,000.00	40,000.00	40,776.00
Illinois Central (Springfield Div.),		3½s,	1951,	40,000.00	40,000.00	38,300.00
Milwaukee & Madison,		6s,	1905,	10,000.00	10,000.00	10,190.00
Balt. & Cumberland Valley Ext.,		6s,	1931,	10,000.00	10,000.00	11,000.00
McKeesport & Belle Vernon,		6s,	1918,	10,000.00	10,000.00	12,230.00
Delaware & Bound Brook,		7s,	1905,	20,000.00	20,000.00	20,500.00
New York, Lackawanna & West'n,		6s,	1921,	10,000.00	10,000.00	12,737.00
Delaware & Hudson Canal Co.,		7s,	1917,	10,000.00	10,000.00	13,300.00
Cleveland & Mahoning Valley,		5s,	1938,	20,000.00	20,000.00	23,000.00
Rome, Watertown & Ogdensburg,		6s,	1910,	10,000.00	10,000.00	11,000.00
Chic., Burl. & Quincy (Neb. Ext.),		4s,	1927,	30,000.00	30,000.00	31,425.00
Eastern Railroad of Minnesota,		5s,	1903,	100,000.00	100,000.00	102,000.00
"	"	4s,	1948,	20,000.00	20,000.00	20,000.00
Chicago & Northwestern,		7s,	1915,	20,000.00	20,000.00	26,000.00
Clearfield & Mahoning,		5s,	1943,	10,000.00	10,000.00	12,000.00
Baltimore & Harrisburg,		5s,	1936,	60,000.00	60,000.00	68,400.00
Chic., Mil. & St. P. (C. & P. Div.),		6s,	1910,	20,000.00	20,000.00	23,000.00
Ottumwa, Cedar Falls & St. Paul,		5s,	1909,	10,000.00	10,000.00	10,500.00
Chic., Mil. & St. P. (C. & P. West),		5s,	1921,	30,000.00	30,000.00	34,900.00
St. Paul, Minn. & Man. (Mont. Ex.),		4s,	1937,	100,000.00	100,000.00	100,000.00
Minneapolis & St. Louis,		4s,	1949,	20,000.00	20,000.00	19,300.00
Chic. & Eastern Illinois, gen. cons.,		5s,	1937,	40,000.00	40,000.00	47,700.00
Totals,				\$ 990,000.00	990,000.00	1,089,897.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE
BANK STOCKS.						
100	shares	Charter Oak Nat.,	Hartford, \$	10,000.00	10,000.00	12,000.00
100	"	Farmers & Mechanics,	"	10,000.00	10,000.00	11,700.00
150	"	National Exchange,	"	7,500.00	7,500.00	9,300.00
25	"	Hartford National,	"	2,500.00	2,500.00	3,400.00
100	"	State,	"	10,000.00	10,000.00	13,800.00
50	"	Ætna National,	"	5,000.00	5,000.00	9,500.00
200	"	First	"	20,000.00	20,000.00	28,000.00
70	"	American	"	3,500.00	3,500.00	4,900.00
34	"	Phoenix	"	3,400.00	3,400.00	3,940.00
50	"	Hartford Trust Co.,	"	5,000.00	5,000.00	9,000.00
120	"	National,	New Haven,	12,000.00	12,000.00	23,520.00
42	"	Merchants National,	New Haven,	2,100.00	2,100.00	2,730.00
33	"	Meriden	Meriden,	3,300.00	3,300.00	3,630.00
160	"	Home	"	16,000.00	16,000.00	20,800.00
80	"	First	"	8,000.00	8,000.00	14,000.00
50	"	New Britain	New Britain,	5,000.00	5,000.00	8,000.00
100	"	Mechanics	"	10,000.00	10,000.00	20,000.00
100	"	Nat. Bank of Norwalk,	Norwalk,	10,000.00	10,000.00	11,200.00
50	"	First National,	Litchfield,	5,000.00	5,000.00	5,000.00
200	"	Merchants Nat'l,	New York,	10,000.00	10,000.00	17,500.00
62	"	Nat. Bk. of Commerce,	"	6,200.00	6,200.00	13,340.00
200	"	American Exch. Nat'l,	"	20,000.00	20,000.00	46,000.00
Totals, \$				184,500.00	184,500.00	291,250.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,026; total amount, \$1,240,096.47
2	Number of depositors having \$1,000 and not over \$2,000,	890; total amount, 1,209,735.16
3	Number of depositors having over \$2,000 and not over \$10,000,	572; total amount, 2,143,526.99
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	5,488; total deposits, \$4,592,354.62
6	Largest amount due a single depositor,	9,000.00
7	Number of accounts opened during the past year, 439; number closed, 384; increase, 55.	
8	Amount deposited, including interest credited, during the past year,	580,611.73
9	Amount withdrawn during the past year,	441,480.48
10	Amount of increase,	139,131.25
11	Total of interest and profit and loss, and rent accounts per last report,	\$122,794.07

FARMINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Amount of income received during the year, . . .	\$230,791.78—	353,585.85
13	Total expenses, including salaries, during the year, . . .	10,545 00	
14	State tax during the year, . . .	6,638.54	
15	Town and city taxes and assessments paid, . . .	4,264 69	
16	Net amount of premiums charged off, . . .	8,746.50	
17	All other amounts charged off, . . .	4,076.50	
18	Dividends: 2 per cent., paid Jan., 1904; amount, . . .	88,067.29	
	2 per cent., paid July, 1904; amount, . . .	89,043 07	
	Net amount carried to surplus, . . .	10,000.00	
20	Total of interest and profit and loss, and rent accounts per this report, . . .	132,204.26—	353,585.85
21	Amount of past due paper at this time is . . .		None
22	Amount of assets yielding no income the past year, . . .		None
23	Loans on real estate — are they all first mortgages? . . .		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .		2,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .		3.11%
28	Net income from foreclosed real estate during the past year, . . .		5,945.01
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.		

OFFICERS.—President, Franklin Wheeler; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Henry W. Barbour, Erastus Gay, Julius Gay, Edward H. Deming, D. N. Barney, Timothy H. Root, Alfred A. Pope, Herbert Knox Smith.

FREESTONE SAVINGS BANK, PORTLAND.

F. GILDERSLEEVE, Treasurer.

INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$102,802.88	Whole amount of deposits, . . .	\$558,576.70
Loans on collateral sec'y, . .	38,755.65	Surplus account, . . .	25,000.00
Loans on personal sec'y only, .	18,640.00	Interest account, less current expenses, and taxes paid, . . .	1,321.60
Town, city, and borough notes and orders, . . .	3,500.00	Profit and loss account, . . .	6,044.64
Town, city, school district, and corporation bonds, . .	147,560.00		
Railroad bonds, . . .	182,805.00		
Bank stocks in Connecticut, .	64,450.00		
Bank stocks in other states, .	2,800.00		
Real estate by foreclosure, . .	3,400.00		
Premium account, . . .	31,000.00		
Cash in banks, . . .	6,229.91		
Total Assets, . . .	\$590,942.94	Total Liabilities, . . .	\$590,942.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Portland,	\$ 3,500.00	3,500.00	3,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Oakland, Cal.,	5s, 1907, \$ 1,250.00	1,250.00	1,260.00
“ Colorado Springs, Col.,	4s, 1918, 3,000.00	2,992.00	3,000.00
“ Middletown, Conn.,	3 ¹ / ₄ s, 1915, 4,000.00	4,000.00	4,080.00
Town of Portland, “	4s, 1905, 10,000.00	10,000.00	10,100.00
“ “ “	3 ¹ / ₄ s, 1919, 24,000.00	24,000.00	24,480.00
Borough of Wallingford, Conn., .	3 ¹ / ₄ s, 1907, 2,000.00	1,968.00	1,975.00
City of Sioux City, Iowa,	4 ¹ / ₄ s, 1920, 10,000.00	10,000.00	10,600.00
“ Kansas City, Kan.,	6s, 1907-1910, 11,000.00	11,000.00	12,100.00
“ “ “ “	5s, 1918, 1,000.00	1,000.00	1,075.00
“ “ “ “	5s, 1928, 5,000.00	5,000.00	5,750.00
“ Louisville, Ky.,	4s, 1923, 4,000.00	4,000.00	4,200.00
“ Muskegon, Mich.,	4s, 1934, 5,000.00	5,000.00	5,200.00
“ Duluth, Minn.,	5s, 1923, 10,000.00	10,000.00	11,800.00
“ St. Paul, “	4 ¹ / ₄ s, 1918, 1,000.00	1,000.00	1,100.00
“ Omaha, Neb.,	5s, 1912, 1,000.00	1,000.00	1,060.00
“ “ “ “	4s, 1933, 10,000.00	10,000.00	10,100.00
“ Camden, N. J.,	4 ¹ / ₄ s, 1922, 5,000.00	5,000.00	5,550.00
“ Paterson, “	4s, 1939, 5,000.00	5,000.00	5,050.00
“ Canton, Ohio,	4 ¹ / ₄ s, 1914, 10,000.00	10,000.00	10,400.00
“ Columbus, “	4s, 1910, 5,000.00	5,000.00	5,050.00
“ Toledo, “	5s, 1911, 850.00	850.00	855.00
“ “ “ “	3 ¹ / ₄ s, 1920, 5,000.00	5,000.00	4,800.00
“ “ “ “	3 ¹ / ₄ s, 1930, 5,000.00	5,000.00	5,000.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.				
City of Portland, Oregon,	5s, 1928, \$	7,000.00	7,000.00	8,190.00
“ Superior, Wis.,	5s, 1908,	1,500.00	1,500.00	1,800.00
“ “ “	6s, 1910,	1,000.00	1,000.00	800.00
Totals,		\$ 147,600.00	147,560.00	154,875.00
RAILROAD BONDS.				
Ashland Coal & Iron,	4s, 1925, \$	5,000.00	5,000.00	5,100.00
Baltimore & Ohio:—				
Pittsburg Junc. & Middle Div.,	8½s, 1925,	6,000.00	5,000.00	5,520.00
Buffalo & Susquehanna,	4s, 1951,	5,000.00	4,945.00	4,950.00
Burlington, Cedar Rap. & Northern,	5s, 1906,	1,000.00	1,000.00	1,080.00
Iowa, Minn. & Dakota Div.,	5s, 1934,	7,000.00	7,000.00	8,540.00
Chicago & Alton,	3s, 1949,	5,000.00	4,000.00	4,250.00
Chicago, Burlington & Quincy, Ex.,	4s, 1905,	5,000.00	5,000.00	5,000.00
Illinois Division,	8½s, 1949,	5,000.00	5,000.00	4,700.00
Chicago & East. Ill., Gen. Consol.,	5s, 1937,	10,000.00	10,000.00	12,000.00
Chicago, Milwaukee & St. Paul:—				
Mineral Point Division,	5s, 1910,	5,000.00	5,000.00	5,800.00
La Crosse & Davenport “	5s, 1919,	5,000.00	5,000.00	5,700.00
Chic. & Lake Superior “	5s, 1921,	4,000.00	4,000.00	4,640.00
Chic., Pa. & Western “	5s, 1921,	5,000.00	5,000.00	5,800.00
Chicago & Northwestern:—				
Mil., L. Shore & W., Ashland Div.,	6s, 1925,	5,000.00	5,000.00	6,500.00
Chicago, Rock Island & Pacific,	4s, 1938,	5,000.00	5,000.00	5,250.00
Dela., Lackawanna & Western:—				
New York, Lacka. & Western,	6s, 1921,	10,000.00	10,000.00	12,900.00
Genesee & Wyoming,	5s, 1929,	5,000.00	5,000.00	5,500.00
Great Northern:—				
Eastern of Minn., No. Div.,	4s, 1948,	5,000.00	5,000.00	5,000.00
St. Paul, M. & Manitoba, 1st,	6s, 1909,	5,000.00	5,000.00	5,600.00
“ “ “ Consol.,	4½s, 1933,	5,000.00	5,000.00	5,600.00
“ “ “ “	6s, 1933,	15,000.00	15,000.00	20,100.00
“ “ “ Mont. Ex.,	4s, 1937,	5,000.00	5,000.00	5,150.00
“ “ “ “ Cent.,	5s, 1937,	5,000.00	5,000.00	5,800.00
Willmar & Sioux Falls,	5s, 1938,	5,000.00	5,000.00	5,850.00
Illinois Central:—				
Middle Division,	5s, 1921,	5,000.00	5,000.00	5,400.00
Springfield “	8½s, 1951,	12,000.00	12,000.00	11,400.00
Western “	4s, 1951,	5,000.00	5,000.00	5,200.00
Louisville & Nashville,	4s, 1940,	5,000.00	4,950.00	5,050.00
Minn. & St. Louis, Ref.,	4s, 1949,	4,000.00	3,910.00	3,800.00
New York Cent. & Hudson River:—				
Joliet & No. Indiana,	7s, 1907,	6,000.00	6,000.00	6,480.00
Oswego & Rome,	7s, 1915,	1,000.00	1,000.00	1,100.00
Peoria & Pekin Union,	6s, 1921,	7,000.00	7,000.00	8,260.00
Union Pacific,	4s, 1947,	2,000.00	2,000.00	2,100.00
Totals,		\$ 185,000.00	182,805.00	204,570.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
5	shares Conn. National,	Bridgeport,	\$	500.00	500.00	800.00
2	" Danbury "	Danbury,		200.00	200.00	200.00
10	" City "	"		1,000.00	1,000.00	1,050.00
18	" Deep River "	Deep River,		1,300.00	1,300.00	1,430.00
24	" Aetna "	Hartford,		2,400.00	2,400.00	4,800.00
10	" American "	"		500.00	500.00	700.00
20	" Charter Oak "	"		2,000.00	2,000.00	2,400.00
31	" City, "	"		3,100.00	3,100.00	2,635.00
10	" Conn. Trust Co., "	"		1,000.00	1,000.00	2,300.00
5	" Farmers & Mech. Nat., "	"		500.00	500.00	600.00
15	" Hartford "	"		1,500.00	1,500.00	2,010.00
38	" Hartford Trust Co., "	"		3,800.00	3,800.00	6,840.00
10	" Nat. Exchange, "	"		500.00	500.00	700.00
4	" Phoenix National, "	"		400.00	400.00	480.00
5	" United States, "	"		500.00	500.00	2,125.00
8	" Meriden National, "	Meriden,		800.00	800.00	880.00
40	" Central "	Middletown,		3,000.00	3,000.00	3,400.00
40	" First "	"		4,000.00	4,000.00	4,000.00
30	" Middlesex Co. "	"		3,000.00	3,000.00	2,700.00
88	" Middletown "	"		6,600.00	6,600.00	9,504.00
5	" Mystic River "	Mystic,		250.00	250.00	276.00
2	" Nat. Tradesmen's, "	New Haven,		200.00	200.00	360.00
20	" New Haven Co. Nat., "	"		200.00	200.00	300.00
9	" Merchants "	"		450.00	450.00	576.00
11	" Second "	"		1,100.00	1,100.00	2,145.00
9	" Yale "	"		900.00	900.00	1,188.00
10	" Nat. Bank of Commerce, "	New London,		1,000.00	1,000.00	1,400.00
20	" National Whaling, "	"		500.00	500.00	1,000.00
8	" Union, "	"		800.00	800.00	880.00
5	" Fairfield Co. National, "	Norwalk,		500.00	500.00	550.00
5	" National, "	"		500.00	500.00	540.00
8	" First "	Norwich,		300.00	300.00	215.00
23	" Thames "	"		2,300.00	2,300.00	3,910.00
139	" First "	Portland,		13,900.00	13,900.00	14,595.00
15	" Southington "	Southington,		1,500.00	1,500.00	1,620.00
15	" First "	Stonington,		1,500.00	1,500.00	1,620.00
10	" Brooks "	Torrington,		1,000.00	1,000.00	1,560.00
19	" Waterbury "	Waterbury,		950.00	950.00	1,620.00
5	" Citizens Central "	New York,		500.00	500.00	800.00
12	" Fourth "	"		1,200.00	1,200.00	2,760.00
20	" Phenix "	"		400.00	400.00	520.00
1	" Nat. Bank of Commerce, "	"		100.00	100.00	218.00
1	" " No. America, "	"		100.00	100.00	200.00
Totals,				\$ 66,750.00	66,750.00	88,407.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,223; total amount,	\$204,395.57
2	Number of depositors having \$1,000 and not over \$2,000,	105; total amount,	141,793.25
3	Number of depositors having over \$2,000 and not over \$10,000,	47; total amount,	164,926.74
4	Number of depositors having over \$10,000,	4; total amount,	47,461.14
5	Total number of depositors,	1,379; total deposits,	\$558,576.70
6	Largest amount due a single depositor,		18,624.61
7	Number of accounts opened during the past year, 110; number closed, 110; increase, 0.		
8	Amount deposited, including interest credited, during the past year,		92,608.39
9	Amount withdrawn during the past year,		68,713.79
10	Amount of increase,		23,894.60
11	Total of interest and profit and loss and rent accounts per last report,	\$9,377.58	
12	Amount of income received during the year,	26,500.18—	35,877.71
13	Total expenses, including salaries, during the year,	2,517.06	
14	State tax during the year,	819.20	
15	Town and city taxes and assessments paid,	126.54	
16	Net amount of premiums charged off,	252.91	
17	All other amounts charged off,	3,585.55	
18	Dividends, 2 per cent. paid Feb. 1, 1904; amount,	10,518.94	
	2 per cent. paid Aug. 1, 1904; amount,	10,691.27	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	7,366.24—	35,877.71
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		2,900.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		6,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		4½
28	Net income from foreclosed real estate during the past year,		140.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, First Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, First Monday in July.		

OFFICERS.— President, John H. Sage; Treasurer, F. Gildersleeve; Directors or Trustees, Hobart Davis, E. I. Bell, C. A. Sears, Chas. H. Edwards, Frederick DePeyster, A. N. Shepard, John H. Sage, Nelson Shepard, F. Gildersleeve.

GREENWICH SAVINGS BANK.

CHARLES E. MERRITT, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$218,354.00	Whole amount of deposits, . . .	\$502,492.12
Loans on collateral sec'y, . .	49,888.00	Surplus account, . . .	17,799.20
Loans on pers'l sec'y only, . .	19,967.50	Interest account, less cur-	
Town, city, and borough		rent expenses, and taxes	
notes and orders, . . .	94,500.00	paid, . . .	10,124.67
School dis. notes and orders, . .	5,000.00		
Town, city, school district,			
and corporation bonds, . .	82,000.00		
Railroad bonds, . . .	80,000.00		
Bank stocks in Connecticut, . .	3,689.00		
Real estate by foreclosure, . .	4,689.66		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	182.10		
Cash in banks, . . .	71,000.88		
Cash in vault, . . .	1,749.85		
Total Assets, . . .	\$580,415.99	Total Liabilities, . . .	\$580,415.99

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Greenwich notes,	\$	68,500.00	68,500.00	68,500.00
Borough of Greenwich notes,		81,000.00	81,000.00	81,000.00
Totals,	\$	94,500.00	94,500.00	94,500.00
SCHOOL DISTRICT NOTES AND ORDERS.				
North Mianus school district note,	\$	5,000.00	5,000.00	5,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
Borough of Greenwich, 4s, 1923, \$		30,000.00	30,000.00	31,500.00
Town of Greenwich, 4s, 1915, \$		2,000.00	2,000.00	2,040.00
Totals,	\$	32,000.00	32,000.00	33,540.00
RAILROAD BONDS.				
Chic., Rock Island & Pacific, gen., 4s, 1988, \$		30,000.00	30,000.00	31,200.00
BANK STOCKS.				
70 shares Stamford National,	\$	2,100.00	3,689.00	3,850.00

GREENWICH SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,859; total amount,	\$224,087.17
2	Number of depositors having \$1,000 and not over \$2,000,	144; total amount,	155,171.81
8	Number of depositors having over \$2,000 and not over \$ 0,000,	40; total amount,	128,233.14
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,548; total deposits,	502,492.12
6	Largest amount due a single depositor,		8,092.89
7	Number of accounts opened during the past year, 360; number closed, 226; increase, 134.		
8	Amount deposited, including interest credited, during the past year,		245,165.59
9	Amount withdrawn during the past year,		208,280.61
10	Amount of increase,		36,884.98
11	Total of interest and profit and loss, and rent accounts per last report,	\$13,268.18	
12	Amount of income received during the year,	21,612.87—	34,881.05
13	Total expenses including salaries during the year,	2,127.91	
14	State tax during the year,	986.06	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	3,165.00	
17	All other amounts charged off,	00	
18	*Dividends, 2 per cent. paid Jan. 1, 1904,	8,521.96	
	2 per cent. paid July 1, 1904,	8,755.95	
19	Net amount carried to surplus,	1,199.50	
20	Total of interest and profit and loss and rent accounts per this report,	10,124.67—	34,881.05
21	Amount of past-due paper at this time is		75.00
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,445.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.02½
28	Net income from foreclosed real estate during the past year,		107.70
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July 7, 1904.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July 7, 1904.		

* 3¼ per cent. per annum on excess of \$1,000.

OFFICERS.—President, Robert M. Bruce; Treasurer, Charles E. Merritt; 1st Vice-President, John Dayton; 2d Vice-President, Willis H. Wilcox; Directors or Trustees: Benjamin Wright, Henry Webb, Elbert A. Selleck, Erwin Edwards, Frederick A. Hubbard, Amos W. Avery, George H. Dayton, Amos M. Brush, James R. Mead, Augustus I. Mead, Charles A. Brooks, N. A. Knapp, Abram N. Mead, L. H. Stevens.

GROTON SAVINGS BANK, MYSTIC.

HENRY B. NOYES, JR., Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$880,755.00	Whole amount of deposits, \$1,061,698.93	
Town, city, and borough notes and orders, . . .	3,000.00	Surplus account, . . .	36,089.82
Town, city, school district, and corporation bonds, . .	215,000.00		
Railroad bonds, . . .	380,000.00		
Railroad stocks, . . .	5,000.00		
Bank stocks in Connecticut, .	6,000.00		
Bank stocks in other states, .	47,250.00		
Real estate by foreclosure, . .	33,857.65		
Cash in banks, . . .	26,876.10		
Total Assets, . . .	\$1,097,788.75	Total Liabilities, . . .	\$1,097,788.75

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Groton, Conn., . . .	\$ 8,000.00	3,000.00	3,000.00
RAILROAD STOCKS.			
50 shares N. Y., N. H. & Hartford, . . .	\$ 5,000.00	5,000.00	9,600.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Pueblo, Col., 4½s, 1914, \$	10,000.00	10,000.00	10,300.00
" Muncie, Ind., 5½s, 1915, .	5,000.00	5,000.00	5,450.00
" Duluth, Minn., 6s, 1911, .	5,000.00	5,000.00	5,650.00
" Muskegon, Mich., 4s, 1934, .	10,000.00	10,000.00	10,300.00
" Atlantic City, N. J., 4s, 1931, .	15,000.00	15,000.00	15,450.00
" Camden, " 4s, 1926, .	10,000.00	10,000.00	10,700.00
" " " 4½s, 1923, .	10,000.00	10,000.00	11,800.00
" East Orange, " 4s, 1933, .	10,000.00	10,000.00	10,800.00
" Paterson, " 5s, 1914, .	10,000.00	10,000.00	11,000.00
" " " 5s, 1920, .	5,000.00	5,000.00	5,750.00
" " " 4s, 1939, .	30,000.00	30,000.00	31,200.00
" Omaha, Neb., 4½s, 1933, .	20,000.00	20,000.00	22,000.00
" Canton, Ohio, 4s, 1924, .	10,000.00	10,000.00	10,800.00
" Newark, N. J., 4s, 1922, .	10,000.00	10,000.00	11,500.00
" Cleveland, Ohio, 4s, 1925, .	20,000.00	20,000.00	21,000.00
" Springfield " 4½s, 1925, .	20,000.00	20,000.00	22,400.00
" Pawtucket, R. I., 4s, 1934, .	5,000.00	5,000.00	5,200.00
" Woonsocket, " 4s, 1923, .	5,000.00	5,000.00	5,175.00
" Racine, Wis., 5s, 1916, .	5,000.00	5,000.00	5,450.00
Totals,	\$ 215,000.00	215,000.00	230,425.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Buffalo, New York & Erie,	7s, 1916,	\$ 15,000.00	15,000.00	18,750.00
Burl., Cedar Rapids & Northern,	5s, 1934,	30,000.00	30,000.00	36,000.00
Central R. R. of New Jersey,	5s, 1987,	30,000.00	30,000.00	40,200.00
Chicago & Eastern Illinois,	5s, 1937,	15,000.00	15,000.00	18,000.00
Chicago & Ind. Coal R. R. Co.,	5s, 1936,	5,000.00	5,000.00	5,850.00
Chicago, Mil. & St. Paul:—				
C. & P. W. Division,	5s, 1921,	25,000.00	25,000.00	29,000.00
Lacrosse & Dav. "	5s, 1919,	10,000.00	10,000.00	11,400.00
Wis. & Minn. "	5s, 1921,	10,000.00	10,000.00	11,500.00
Dubuque "	6s, 1920,	20,000.00	20,000.00	25,000.00
C. & L. S. "	5s, 1921,	5,000.00	5,000.00	5,800.00
Chicago, St. L. & New Orleans,	5s, 1951,	5,000.00	5,000.00	6,200.00
Chic., St. Paul, Minn. & Omaha,	6s, 1930,	35,000.00	35,000.00	46,900.00
Cleveland & Mahoning Valley,	5s, 1938,	20,000.00	20,000.00	23,000.00
Cedar Rapids & Missouri River,	7s, 1916,	20,500.00	20,000.00	25,800.00
Mil. Lake Shore & Western,	6s, 1921,	15,000.00	15,000.00	19,350.00
N. Y., N. H. & Hartford,	4s, 1954,	10,000.00	10,000.00	10,800.00
Sunb'y. Hazleton & Wilkesbarre,	5s, 1928,	5,000.00	5,000.00	5,800.00
St. Paul & Sioux City,	6s, 1919,	10,000.00	10,000.00	12,100.00
St. Paul, Minn. & Manitoba,	6s, 1933,	50,000.00	50,000.00	67,000.00
Montana Extension,	4s, 1937,	5,000.00	5,000.00	5,150.00
Eastern Minn.,	4s, 1948,	15,000.00	15,000.00	15,450.00
Willmar & Sioux Falls,	5s, 1938,	25,000.00	25,000.00	29,375.00
Totals,		\$ 880,000.00	880,000.00	467,925.00
BANK STOCKS.				
120 shares Mystic River National,		\$ 6,000.00	6,000.00	7,200.00
60 " Pacific Bank, New York,		3,000.00	3,000.00	7,800.00
30 " Bowery, "		3,000.00	3,000.00	10,950.00
30 " Imp. & Trader's Nat'l, "		3,000.00	3,000.00	17,250.00
150 " Hanover "		15,000.00	15,000.00	81,000.00
40 " Fourth "		4,000.00	4,000.00	9,000.00
40 " Citizen's Central "		4,000.00	4,000.00	6,000.00
30 " Bank of the Metropolis, "		3,000.00	3,000.00	12,000.00
70 " People's Bank, "		1,750.00	1,750.00	5,250.00
40 " Mechanics National, St. Louis,		4,000.00	7,500.00	11,000.00
60 " Merchants Ex. National, New York,		3,000.00	3,000.00	5,100.00
Totals,		\$ 49,750.00	53,250.00	172,550.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	1,847; total amount,	\$488,949.46
2	Number of depositors having \$1,000 and not over \$2,000.	153; total amount,	224,844.78
3	Number of depositors having over \$2,000 and not over \$10,000.	117; total amount,	888,298.40
4	Number of depositors having over \$10,000.	1; total amount,	15,007.84
5	Total number of depositors.	2,118; total deposits,	\$1,061,698.98
6	Largest amount due a single depositor.		15,106.24
7	Number of accounts opened during the past year, 191; number closed, 182; increase.	9.	
8	Amount deposited, including interest credited, during the past year.		166,187.08
9	Amount withdrawn during the past year.		122,707.48
10	Amount of increase.		43,429.65
11	Amount deducted from surplus account since last report.	\$8,422.90	
12	Amount of income received during the year.	55,018.65—	63,441.55
13	Total expenses including salaries during the year.	1,988.89	
14	State tax during the year.	1,565.99	
15	Town and city taxes and assessments paid.	1,688.86	
16	Net amount of premiums charged off.	12,507.68	
17	All other amounts charged off.	5,805.80	
18	Dividends: 2 per ct. paid Apr. 1, 1904; amount,	19,819.75	
	2 per ct. paid Oct. 1, 1904; amount,	20,116.08	
19	Net amount carried to surplus.	0	
20	Total of interest and profit and loss and rent accounts per this report.	0—	63,441.55
21	Amount of past-due paper at this time is.		0
22	Amount of assets yielding no income the past year.		14,665.00
23	Loans on real estate — are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation.		20,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation.		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto.		0
28	Net increase from foreclosed real estate during the past year.		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors. in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, in July.		

OFFICERS.— President, Henry B. Noyes; Treasurer, Henry B. Noyes, Jr.; Directors or Trustees, John O. Fish, William E. Wheeler, John A. Rathbun, Henry B. Noyes, Jr., Frederic Denison.

GUILFORD SAVINGS BANK.

CHARLES GRISWOLD, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$169,910.00	Whole amount of deposits, . . .	\$369,181.81
Loans on collateral security, . . .	12,168.60	Surplus account, . . .	14,500.00
Loans on personal security only, . . .	5,565.00	Interest account, less current expenses, and taxes paid, . . .	2,721.51
Town, city, and borough notes and orders, . . .	23,830.00	Profit and loss account, . . .	809.41
Town, city, school district, and corporation bonds, . . .	45,000.00	Rent account, . . .	15.00
Railroad bonds, . . .	88,200.00		
Bank stocks in Connecticut, . . .	26,870.00		
Real estate by foreclosure, . . .	949.43		
Cash in banks, . . .	12,819.25		
Cash in vault, . . .	2,914.96		
Total Assets, . . .	\$387,227.23	Total Liabilities, . . .	\$387,227.23

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Guilford, Notes, \$	20,500.00	20,500.00	20,500.00
" Killingworth, "	800.00	800.00	800.00
Borough of Guilford, "	2,080.00	2,080.00	2,080.00
Totals, \$	23,380.00	23,380.00	23,380.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Duluth, Minn., 4s, 1920, \$	4,000.00	4,000.00	5,100.00
" Portland, Ore., 5s, 1923,	5,000.00	5,000.00	5,500.00
" Colorado Springs, Col., 4s, 1910-1918,	5,000.00	5,000.00	5,000.00
" " " " 4s, 1915-1918,	5,000.00	5,000.00	5,000.00
" Muskegon, Mich., 4s, 1916-1918,	6,000.00	6,000.00	6,200.00
Atlantic City, N. J., 4s, 1911,	5,000.00	5,000.00	5,100.00
City of Canton, Ohio, 4½s, 1911,	5,000.00	5,000.00	5,350.00
" Chicago, Ill., funding, 4s, 1920,	5,000.00	5,000.00	5,150.00
Town of Southington, Conn., 4s, 1917,	5,000.00	5,000.00	5,160.00
Totals, \$	45,000.00	45,000.00	47,550.00

GUILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Baltimore & Cumb. Valley Ext.,	6s,	1931,	\$	4,000.00	4,000.00	4,800.00
Northwestern Union,	7s,	1917,		3,500.00	3,500.00	4,800.00
Chicago, Milwaukee & St. Paul :—						
Fargo & Southern Div.,	6s,	1924,		3,000.00	3,500.00	3,900.00
Southern Minnesota Div.,	6s,	1910,		3,000.00	3,300.00	3,860.00
Chicago & Pacific "	6s,	1910,		2,000.00	2,200.00	3,240.00
St. Paul, Minneapolis & Manitoba :—						
Dakota Extension,	6s,	1910,		2,000.00	2,000.00	2,240.00
Minneapolis & St. Louis, refunding,	4s,	1949,		20,000.00	20,000.00	19,200.00
Montana Central,	6s,	1937,		12,000.00	15,500.00	15,800.00
Chicago & Eastern Ill., gen. con.,	5s,	1937,		15,000.00	5,500.00	6,500.00
Potomac Valley,	5s,	1941,		10,000.00	11,000.00	11,500.00
Genesee & Wyoming,	5s,	1929,		7,000.00	7,500.00	7,700.00
St. Louis, Iron Mountain & So. Riv.:—						
Gulf Division,	4s,	1933,		5,000.00	4,700.00	5,000.00
Elgin, Joliet & Eastern,	5s,	1941,		5,000.00	5,500.00	5,750.00
Totals,			\$	81,500.00	88,200.00	92,290.00
BANK STOCKS.						
20 shares First National, Meriden,			\$	2,000.00	2,500.00	3,800.00
10 " New Britain " New Britain,				1,000.00	1,500.00	1,600.00
30 " First " Norwich,				3,000.00	3,000.00	3,000.00
68 " Yale " New Haven,				6,800.00	6,800.00	8,840.00
25 " Merchants " "				1,250.00	1,250.00	1,625.00
33 " New Haven Co. Nat'l, "				3,320.00	3,320.00	4,980.00
33 " Second " "				3,300.00	4,900.00	6,370.00
36 " Guilford " Guilford,				3,600.00	3,600.00	3,600.00
Totals,			\$	24,270.00	26,870.00	33,715.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,356 ; total amount,	\$225,990.86
2	Number of depositors having \$1,000 and not over \$2,000,	86 ; total amount,	110,170.02
3	Number of depositors having over \$2,000 and not over \$10,000,	13 ; total amount,	33,020.43
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	1,455 ; total deposits,	\$369,181.31
6	Largest amount due a single depositor,		3,563.66
7	Number of accounts opened during the past year, 232 ; number closed, 141 ; increase, 91.		

GUILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,		\$105,826.30
9	Amount withdrawn during the past year,		77,121.13
10	Amount of increase,		28,705.17
11	Total of interest and profit and loss, and rent accounts per last report,	\$2,717.02	
12	Amount of income received during the year,	18,291.22—	21,008.24
13	Total expenses, including salaries, during the year,	1,250.56	
14	State tax during the year,	674.99	
15	Town and city taxes and assessments paid,	12.00	
16	Net amount of premiums charged off,	1,541.50	
17	All other amounts charged off,	111.74	
18	Dividends: 2 per ct., paid Jan. 1, 1904; amount,	6,875.08	
	2 per ct., paid July 1, 1904; amount,	6,496.50	
19	Net amount carried to surplus,	1,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	3,545.92—	21,008.24
21	Amount of past-due paper at this time is		None
22	Amount of assets yielding no income the past year,		None
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		700.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,100.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		8%
28	Net income from foreclosed real estate during the past year,		91.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in October.		

OFFICERS.—President, E. H. Butler; Treasurer, Chas. Griswold; Directors or Trustees, E. H. Butler, Chas. H. Post, B. Monroe, Chas. Griswold, Joseph E. Dudley, Edward Elliot, Washington E. Griswold, Calvin M. Leete, E. Walter Leete, Richard M. Leete, Edgar P. Rossiter, John H. Meigs, William L. Stone, Geo. B. Munger, Samuel G. Redfield, Wm. R. Foota, Charles Page, Martin C. Bishop, E. E. Post, Frederick C. Spencer, Richard H. Woodruff, Sturges G. Redfield, Geo. H. Bartlett, Frank E. Smith, Frank C. Dowd.

HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,317.55	Whole amount of deposits, . . .	\$12,204.05
Loans on collateral security, . . .	440.74	Surplus account, . . .	1,822.58
Loans on personal security only, . . .	158.00	Interest account, less current expenses, and taxes paid, . . .	242.99
Town orders, . . .	3,075.00	Profit and loss account, . . .	2,119.06
School district orders, . . .	349.00		
Bank stocks in Connecticut, . . .	2,400.00		
Corporation stock, . . .	500.00		
Cash in banks, . . .	1,188.81		
Cash in vault, . . .	9.58		
Total Assets, . . .	\$16,388.68	Total Liabilities, . . .	\$16,388.68

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Haddam, Conn., \$	3,075.00	3,075.00	3,075.00
SCHOOL DISTRICT ORDERS.			
Higganum School Dist. No. 2, Haddam, Conn., \$	349.00	349.00	349.00
BANK STOCKS.			
20 shares Conn. Tr. & Safe Dep. Co., Hartford, \$	2,000.00	2,000.00	4,000.00
4 " City Bank, Hartford,	400.00	400.00	860.00
Totals,	2,400.00	2,400.00	4,860.00
CORPORATION STOCK.			
5 shares Bank Building Co., Higganum, Conn., \$	500.00	500.00	500.00

HIGGANUM SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	57; total amount,	\$5,940.86
2	Number of depositors having \$1,000 and not over \$2,000,	1; total amount,	1,154.80
3	Number of depositors having over \$2,000 and not over \$10,000,	2; total amount,	5,108.89
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	60; total deposits,	\$12,204.05
6	Largest amount due a single depositor,		2,728.78
7	Number of accounts opened during the past year, 2; number closed, 6; decrease, 4.		
8	Amount deposited, including interest credited, during the past year,		2,005.92
9	Amount withdrawn during the past year,		2,882.42
10	Amount of decrease,		876.50
11	Total of interest and profit and loss accounts per last report,	\$2,159.24	
12	Amount of income received during the year,	1,060.11—	3,219.35
13	Total expenses including salaries during the year,	195.22	
14	State tax during the year,	1.00	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	166.78	
18	Dividends, 2 per cent. paid Dec. 31, 1903; amount,	248.96	
	2 per cent. paid June 30, 1904; amount,	245.84	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	2,362.05—	3,219.35
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		950.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,075.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in August.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in August.		

OFFICERS. — President, George M. Clark; Treasurer, Clement S. Hubbard; Directors or Trustees, George M. Clark, Orlando Burr, Thomas J. Clark, Ralph E. Thayer, Geo. B. Hubbard, Frederick Kelsey, Clement S. Hubbard.

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

J. F. NOBLE, Treasurer.

INCORPORATED, 1888.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$4,770.00	Whole amount of deposits, . . .	\$6,585.84
Cash in banks, . . .	2,421.89	Surplus account, . . .	455.04
Cash in vault, . . .	27.10	Interest account, less current expenses, and taxes paid, . . .	39.80
		Profit and loss account, . . .	188.74
Total Assets, . . .	\$7,218.92	Total Liabilities, . . .	\$7,218.92

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	78; total amount, . . .	\$4,078.95
2	Number of depositors having \$1,000 and not over \$2,000, . . .	0; total amount, . . .	0
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount, . . .	2,506.89
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	74; total deposits, . . .	\$6,585.84
6	Largest amount due a single depositor, . . .		2,506.89
7	Number of accounts opened during the past year, 5; number closed, 4; increase 1.		
8	Amount deposited, including interest credited, during the past year, . . .		6,798.88
9	Amount withdrawn during the past year, . . .		5,624.28
10	Amount of increase, . . .		1,169.55
11	Total of interest and profit and loss and rent accounts per last report, . . .	\$117.06	
12	Amount of income received during the year, . . .	252.63—	369.69
13	Total expenses including salaries during the year, . . .	26 10	
14	State tax during the year, . . .	1.00	
15	Town and city taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	0	
17	All other amounts charged off, . . .	0	
18	*Dividends: 2 per cent. paid Jan., 1904; amount, . . .	77.19	
	2 per cent. paid July, 1904; amount, . . .	87.86	
19	Net amount carried to surplus, . . .	0	
20	Total of interest and profit and loss and rent accounts per this report, . . .	178.04—	369.69
21	Amount of past-due paper at this time is . . .		0
22	Amount of assets yielding no income the past year, . . .		0
23	Loans on real estate—are they all first mortgages? . . .		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		0
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		0

* 3 per cent. on excess of \$500.00.

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.—
CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
28	Net income from foreclosed real estate during the past year, . .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.— President, James Spargo ; Treasurer, J. F. Noble ; Directors or Trustees, Zalmon Goodsell, G. C. Waldo, Frank W. Wilson, Alex. Deverty, Geo. Turney, Theo. D. Leavenworth.

JEWETT CITY SAVINGS BANK.

FRANK E. ROBINSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$287,161.00	Whole amount of deposits, . . .	\$912,284.25
Loans on collateral security, . . .	59,875.00	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	35,808.00	Profit and loss account, . . .	3,215.86
Town and borough notes, . . .	62,360.00	Rent account, . . .	445.57
School district notes, . . .	2,000.00		
Town, city, and borough bonds, . . .	216,000.00		
Railroad bonds, . . .	164,000.00		
Bank stocks in Connecticut, . . .	82,350.00		
Bank stocks in other states, . . .	11,000.00		
Real estate by foreclosure, . . .	7,371.00		
Banking house, . . .	7,000.00		
Cash in banks, . . .	26,109.18		
Cash in vault, . . .	4,913.35		
Total Assets, . . .	\$965,945.48	Total Liabilities, . . .	\$965,945.48

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES.			
Town of Lisbon, Conn., \$	17,135.00	17,135.00	17,135.00
" Griswold, "	16,000.00	16,000.00	16,000.00
Borough of Jewett City, "	29,225.00	29,225.00	29,225.00
Totals, \$	62,360.00	62,360.00	62,360.00
SCHOOL DISTRICT NOTES.			
12th School District of Griswold, Conn., . . . \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Griswold, Conn., 8½s, 1920, . . . \$	60,000.00	60,000.00	61,000.00
" Groton, " 4s, 1905-1911, . . .	20,000.00	20,000.00	20,300.00
" Norwalk, " 4s, 1921, . . .	10,000.00	10,000.00	10,600.00
" Middletown, " 4s, 1910, . . .	5,000.00	5,000.00	5,100.00
Borough of Jewett City, " 8½s, 1933, . . .	15,000.00	15,000.00	15,000.00
" Danbury, " 4s, 1909, . . .	5,000.00	5,000.00	5,100.00
City of Norwich, " 5s, 1908, . . .	15,000.00	15,000.00	15,800.00
" Cincinnati, Ohio, 6s, 1906, . . .	22,000.00	22,000.00	22,800.00
" " " 7½s, 1906, . . .	9,000.00	9,000.00	9,500.00
" Kansas City, Mo., 4s, 1910, . . .	10,000.00	10,000.00	10,200.00
" Terre Haute, Ind., 4½s, 1907, . . .	10,000.00	10,000.00	10,300.00

JEWETT CITY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH BONDS.—CONTINUED.				
City of Paterson, N. J.,	4s, 1910, \$	10,000.00	10,000.00	10,200.00
“ Tacoma, Wash.,	5s, 1913,	10,000.00	10,000.00	11,150.00
“ Minneapolis, Minn.,	4s, 1919,	10,000.00	10,000.00	10,600.00
“ Duluth, “	4s, 1920,	5,000.00	5,000.00	5,900.00
Totals,		\$ 216,000.00	216,000.00	222,950.00
RAILROAD BONDS.				
Chicago, Rock Island & Pacific,	4s, 1988, \$	40,000.00	40,000.00	43,000.00
Chicago, Milwaukee & St. Paul,	5s, 1921,	10,000.00	10,000.00	12,000.00
“ “ “	6s, 1910,	3,000.00	3,000.00	3,350.00
Staten Island,	4½s, 1943,	20,000.00	20,000.00	21,000.00
Mineral Range,	5s, 1981,	19,000.00	19,000.00	23,000.00
Joliet & Northern Indiana,	7s, 1907,	15,000.00	15,000.00	16,350.00
Oswego & Rome,	7s, 1915,	7,000.00	7,000.00	9,000.00
New London Northern,	5s, 1910,	5,000.00	5,000.00	5,300.00
Illinois Central,	8½s, 1953,	15,000.00	15,000.00	15,000.00
Minneapolis & St. Louis,	4s, 1949,	30,000.00	30,000.00	31,600.00
Totals,		\$ 164,000.00	164,000.00	179,600.00
BANK STOCKS.				
275 shares Thames National, Norwich, Conn.,	\$	27,500.00	31,350.00	46,750.00
100 “ Uncas “ “ “		10,000.00	10,000.00	10,000.00
75 “ First “ “ “		7,500.00	10,000.00	5,625.00
140 “ Nat. Bk. of Com., N. London, “		14,000.00	14,000.00	17,000.00
50 “ Hartford National, Hartford, “		5,000.00	5,000.00	7,000.00
50 “ City Bank, “ “		5,000.00	5,000.00	5,000.00
50 “ First National, Middletown, “		5,000.00	5,000.00	5,500.00
20 “ “ Stonington, “		2,000.00	2,000.00	2,400.00
25 “ Citizens Cent. Nat., New York, N. Y.,		2,500.00	2,500.00	4,000.00
100 “ Chatham “ “ “		2,500.00	8,500.00	8,750.00
Totals,		\$ 81,000.00	98,350.00	112,025.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,609; total amount,	\$329,276.53
2	Number of depositors having \$1,000 and not over \$2,000,	156; total amount,	211,689.79
3	Number of depositors having over \$2,000 and not over \$10,000,	106; total amount,	335,000.39
4	Number of depositors having over \$10,000,	8; total amount,	36,317.64
5	Total number of depositors,	1,874; total deposits,	\$912,284.25

JEWETT CITY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor.		\$12,872.04
7	Number of accounts opened during the past year, 235; number closed, 244; decrease, 9.		
8	Amount deposited, including interest credited, during the past year,		163,633.47
9	Amount withdrawn during the past year,		142,941.79
10	Amount of increase,		20,691.68
11	Total of interest and profit and loss and rent accounts per last report,	\$2,765.47	
12	Amount of income received during the year,	45,001.47—	47,766.94
13	Total expenses, including salaries, during the year,	3,129.18	
14	State tax during the year,	1,686.18	
15	Town and city taxes and assessments paid,	110.67	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	4,716.59	
18	Dividends, 2 per cent. paid April, 1904; amount,	17,112.78	
	1½ per cent. paid Oct., 1904; amount,	17,850.41	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	3,661.23—	47,766.94
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		3,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		22,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		4½%
28	Net income from foreclosed real estate during the past year,		340.53
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Second Wednesday in July.		

OFFICERS.—President, James O. Sweet; Vice-Presidents, Edward M. Anthony, John O. Hawkins; Secretary and Treasurer, Frank E. Robinson; Directors, Israel Mathewson, Stephen Tiffany, Elias H. Chapman, James E. Fuller, Edward F. Burleson, Clark W. Reynolds, Frank E. Robinson, Daniel L. Phillips, Adelbert R. Young.

THE LITCHFIELD SAVINGS SOCIETY.

CHARLES H. COIT, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1904.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$421,482.50 Loans on collateral sec'y, . . 131,985.00 Loans on personal security only, . . . 22,175.00 Town, city, and borough notes and orders, . . . 8,500.00 Town, city, school district, and corporation bonds, . . 418,600.00 Railroad bonds, . . . 472,000.00 Bank stocks in Connecticut, . 79,840.00 Bank stocks in other states, . 40,180.25 Real estate by foreclosure, . . 2,308.08 Insurance and taxes advanced on real estate mort- gaged, . . . 472.86 Cash in banks, . . . 48,853.88	Whole amount of deposits, \$1,584,739.74 Surplus account, . . . 50,000.00 Interest account, less cur- rent expenses, and taxes paid, . . . 61,607.83
Total Assets, . . . \$1,646,347.07	Total Liabilities, . . \$1,646,347.07

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Orders, Town of Litchfield, \$	5,000.00	5,000.00	5,000.00
Notes, Borough of Litchfield,	8,500.00	8,500.00	8,500.00
Totals, \$	8,500.00	8,500.00	8,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Litchfield, Conn., 4s, 1896-1901, \$	60,000.00	60,000.00	60,000.00
" " " 6s, 1906-1911,	20,000.00	20,000.00	20,000.00
" Morris, " 4½s, 1896-1901,	4,600.00	4,600.00	4,600.00
" Windham, " 4s, 1925,	10,000.00	10,000.00	10,500.00
City of Duluth, Minn., Park, 4s, 1921,	8,000.00	8,000.00	8,000.00
" Minneapolis, Minn., Imp. W. Works, 4s, 1920,	40,000.00	40,000.00	42,800.00
" Minneapolis, Minn., Park, 4s, 1922,	12,000.00	12,000.00	12,900.00
" Toledo, O., Bridges, 4½s, 1913,	5,000.00	5,000.00	5,250.00
" " Park Imp., 4s, 1922,	6,000.00	6,000.00	6,180.00

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of St. Paul, Minn., 4½s, 1917,	\$ 10,000.00	10,000.00	10,900.00
" Chicago, Ill., Col. Fair, 4s, 1921,	35,000.00	35,000.00	36,550.00
" Topeka, Kan., 5s, 1910,	25,000.00	25,000.00	26,500.00
" Ansonia, Conn., 4s, 1905-1915,	10,000.00	10,000.00	10,000.00
" Pawtucket, R. I., Sew., 4s, 1934,	10,000.00	10,000.00	10,700.00
" " G. & H., 4s, 1923,	10,000.00	10,000.00	10,550.00
" Kansas City, Jgmt., 4½s, 1915,	30,000.00	30,000.00	32,400.00
" Omaha, Neb., City Hall, 5s, 1911,	10,000.00	10,000.00	10,600.00
" Portland, Or., Water, 5s, 1923,	6,000.00	6,000.00	6,900.00
" " Bridge, 5s, 1925,	17,000.00	17,000.00	20,100.00
" Woonsocket, R. I., Fdg., 4s, 1927,	30,000.00	30,000.00	31,800.00
" Los Angeles, Cal., F. D., 4s, 1923,	1,000.00	1,000.00	1,060.00
" " Tunnel, 4s, 1926-1932,	39,000.00	39,000.00	42,120.00
" Omaha, Neb., Renewal, 4½s, 1924,	20,000.00	20,000.00	21,600.00
Totals,	\$ 418,600.00	418,600.00	442,610.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul :—			
Mineral Point Div., 5s, 1910,	\$ 20,000.00	20,000.00	21,250.00
LaCrosse " 5s, 1919,	25,000.00	25,000.00	26,625.00
Southwestern " 6s, 1909,	35,000.00	35,000.00	38,675.00
Dubuque " 6s, 1920,	25,000.00	25,000.00	31,250.00
Hastings & Dakota " 7s, 1910,	20,000.00	20,000.00	23,200.00
Southern Minn. " 6s, 1910,	6,000.00	6,000.00	6,660.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	10,000.00	10,000.00	10,875.00
New York, Providence & Boston, 4s, 1942,	13,000.00	13,000.00	18,120.00
Pittsburg, McKeesport & Yough'y, 6s, 1932,	4,000.00	4,000.00	5,100.00
Terre Haute & Indianapolis, 5s, 1925,	10,000.00	10,000.00	10,400.00
Staten Island Railway, 4½s, 1943,	24,000.00	24,000.00	23,800.00
Illinois Cent., Springfield Division, 3½s, 1951,	50,000.00	50,000.00	46,000.00
Clearfield & Mahoning, Guar'd, 5s, 1943,	25,000.00	25,000.00	28,250.00
Chi., Rock Island & Pac., gen. 4s, 4s, 1938,	110,000.00	110,000.00	114,400.00
Baltimore & Cumberland, V. Ex., 6s, 1931,	5,000.00	5,000.00	6,000.00
St. Paul, Minn. & M. Consol., 4½s, 1933,	20,000.00	20,000.00	22,000.00
Minn. & St. Louis, 1st & Ref., 4s, 1949,	10,000.00	10,000.00	9,500.00
St. Paul, Minn. & Mt. Montana Ex., 4s, 1937,	30,000.00	30,000.00	30,000.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,200.00
N. Y., N. H. & H. R. R., Harlem Riv., 4s, 1954,	10,000.00	10,000.00	10,500.00
Burlington, Cedar R. & Northern, 5s, 1906,	10,000.00	10,000.00	10,300.00
Totals,	\$ 472,000.00	472,000.00	501,605.00
BANK STOCKS.			
110 shares Waterbury National, Waterbury, \$	5,000.00	8,250.00	8,250.00
120 " Citizens " "	12,000.00	15,000.00	15,600.00
10 " Birmingham " Derby,	1,000.00	1,500.00	1,500.00

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
112 shares	Phoenix National, Hartford, \$	11,200.00	13,000.00	12,880.00
100 "	Hartford " "	10,000.00	13,500.00	13,300.00
42 "	Fars. & Mechs. " "	4,200.00	4,600.00	4,914.00
21 "	State, " "	2,100.00	2,100.00	2,885.00
25 "	National Exchange, " "	1,250.00	1,500.00	1,550.00
21 "	American National, " "	1,050.00	1,300.00	1,450.00
50 "	First " "	5,000.00	5,500.00	7,000.00
25 "	Charter Oak " "	2,500.00	2,250.00	3,000.00
55 "	First " Litchfield,	5,500.00	4,540.00	5,500.00
10 "	Yale " New Haven,	1,000.00	1,100.00	1,300.00
15 "	National Tradesmen's, " "	1,500.00	2,000.00	2,625.00
31 "	City, " "	3,100.00	3,700.00	4,340.00
45 "	National Park, New York,	4,500.00	12,000.00	22,275.00
20 "	Imp. & Traders National, " "	2,000.00	10,000.00	11,800.00
175 "	Mechanics " "	4,375.00	5,650.25	12,375.00
16 "	Fourth " "	1,600.00	2,500.00	3,600.00
11 "	First " "	1,100.00	3,000.00	6,600.00
12 "	Nat. Bank of Commerce, " "	1,200.00	2,080.00	2,585.00
7 "	Bank of America, " "	700.00	1,750.00	3,570.00
20 "	American Ex. National, " "	2,000.00	3,200.00	4,700.00
Totals,		\$ 84,375.00	119,970.25	153,549.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,399 ; total amount,	\$519,517.06
2	Number of depositors having \$1,000 and not over \$2,000,	300 ; total amount,	390,161.18
3	Number of depositors having over \$2,000 and not over \$10,000,	158 ; total amount,	561,026.86
4	Number of depositors having over \$10,000,	5 ; total amount,	64,034.64
5	Total number of depositors,	2,862 ; total deposits,	\$1,534,739.74
6	Largest amount due a single depositor,		16,978.75
7	Number of accounts opened during the past year, 268 ; number closed, 226 ; increase, 42.		
8	Amount deposited, including interest credited, during the past year,		242,680.35
9	Amount withdrawn during the past year,		197,507.16
10	Amount of increase,		45,173.19
11	Total of interest and profit and loss accounts per last report,	\$63,489.05	
12	Amount of income received during the year,	70,565.45—	134,054.50
13	Total expenses including salaries, during the year,	3,546.23	
14	State tax during the year,	3,208.34	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	2,237.50	

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	\$29,093.73	
	2 per cent. paid July 1, 1904; amount,	29,866.37	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	61,607.88—	\$184,054.50
21	Amount of past-due paper at this time is		21,000.00
22	Amount of assets yielding no income the past year,		21,800.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		30,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		48,000.00
27	Per cent. per annum of income on foreclosed real estate the past year after deducting all items chargeable thereto,		4.11% 100.00
28	Net income from foreclosed real estate during the past year,		100.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in June.		

OFFICERS.—President, George M. Woodruff; Treasurer, Charles H. Coit; Directors or Trustees, George M. Woodruff, president, ex officio; George Kenney, vice-president, ex officio; Charles H. Coit, treasurer, ex officio; Almon E. Fuller, John T. Hubbard, William T. Marsh, James P. Woodruff, W. J. Bissell.

MARINERS SAVINGS BANK, NEW LONDON.

P. LeROY HARWOOD, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$869,800.00	Whole amount of deposits, \$2,998,162.71	
Loans on collateral security, . . .	72,000.00	Surplus account, . . .	117,500.00
Loans on personal sec'y only, . . .	1,800.00	Interest account, less cur-	
Town, city, and borough		rent expenses, and taxes	
notes and orders, . . .	40,000.00	paid, . . .	10,603.44
Town, city, school district,		Profit and loss account, . .	54,039.18
and corporation bonds, . . .	598,450.00	Premium, . . .	21,294.89
Railroad bonds, . . .	1,468,655.50		
Railroad stocks, . . .	6,978.65		
Bank stocks in Connecticut, . . .	82,787.50		
Real estate by foreclosure, . . .	134.12		
Banking house, . . .	15,004.60		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	17.25		
Cash in banks, . . .	28,950.46		
Cash in vault, . . .	4,022.14		
Total Assets, . . .	\$3,191,600.22	Total Liabilities, . . .	\$3,191,600.22

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Waterford, \$	40,000.00	40,000.00	40,000.00
RAILROAD STOCKS.			
152 shares pref. Pere Marquette, . . . \$	15,200.00	6,978.65	12,160.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.			
Waterford, 4s, 1907, \$	30,000.00	30,000.00	30,300.00
Glastonbury, 4s, 1923, . . .	35,000.00	35,000.00	37,000.00
Waterbury Center School District, 4s, 1943, . . .	30,000.00	32,400.00	34,000.00
Pawtucket, R. I., 4s, 1934, . . .	20,000.00	20,000.00	20,900.00
Hoboken, N. J., 4s, 1917, . . .	43,000.00	43,000.00	45,000.00
Columbus, Ohio, 4½s, 1921, . . .	50,000.00	51,800.00	55,000.00
" " 4s, 1910, . . .	50,000.00	50,000.00	53,000.00
Hamilton, " 5s, 1909, . . .	25,000.00	26,000.00	27,000.00
Canton, " 4½s, 1918, . . .	2,800.00	2,980.00	3,000.00
" " 4½s, 1923, . . .	12,000.00	12,980.00	13,000.00
" " 4s, . . .	2,000.00	2,050.00	2,050.00
Paducah, Ky., 4½s, 1926, . . .	41,000.00	43,800.00	43,500.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Muncie, Ind., 5½s, 1915, \$	15,000.00	15,000.00	15,000.00
Sioux City, Ia., 4½s, 1916,	20,000.00	20,000.00	20,000.00
Superior, Wis., 6s, 1910,	25,000.00	25,000.00	25,000.00
Omaha, Neb., 5s, 1909,	25,000.00	25,900.00	26,000.00
" " 4½s, 1910,	8,000.00	8,190.00	8,800.00
" " 4½s, 1914,	15,000.00	16,800.00	16,500.00
Tacoma, Wash., 5s, 1923,	60,000.00	50,000.00	58,090.00
Albina, Ore., 6s, 1921,	15,000.00	17,850.00	17,850.00
Portland, " 5s, 1923,	25,000.00	28,700.00	29,000.00
" " 5s, 1925,	5,000.00	5,750.00	6,000.00
Colorado Springs, Col., 4s, 1918,	25,000.00	24,850.00	25,000.00
Pueblo, Col., 4½s, 1918,	15,000.00	15,900.00	16,000.00
Totals, \$	578,800.00	598,450.00	616,400.00
RAILROAD BONDS.			
New York, Prov. & Boston, 4s, 1942, \$	25,000.00	25,800.00	26,500.00
Pitts., Ft. Wayne & Chicago, 7s, 1912,	10,000.00	11,850.00	12,000.00
Sharon Railway, 4½s, 1919,	10,000.00	10,260.00	10,800.00
Chicago, Rock Island & Pacific, 6s, 1917,	20,000.00	22,550.00	24,000.00
" " " 4s, 1938,	100,000.00	108,650.00	107,500.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pacific Western, 5s, 1921,	50,000.00	55,100.00	58,000.00
LaCrosse & Davenport, 5s, 1919,	20,000.00	19,800.00	24,000.00
Mineral Point, 5s, 1910,	60,000.00	60,000.00	63,000.00
Hastings & Dakota, 7s, 1910,	25,000.00	29,800.00	30,000.00
Chicago & Missouri River, 5s, 1926,	25,000.00	29,720.00	29,000.00
Chicago & Northwestern:—			
Mil., Lake Shore & Western, 6s, 1921,	50,000.00	62,900.00	64,250.00
" " " 5s, 1929,	15,000.00	18,000.00	18,000.00
Sioux City & Pacific, 3½s, 1936,	85,000.00	81,112.50	82,025.00
St. P., Stillwater & T. Falls, 7s, 1908,	1,000.00	1,100.00	1,200.00
Chic., St. P., Minn. & Omaha, 3½s, 1930,	15,000.00	14,000.00	14,250.00
No. Illinois, 5s, 1910,	1,000.00	1,050.00	1,090.00
Gt. Northern, St. Paul M. & M.:—			
Dakota Division, 6s, 1910,	50,000.00	56,680.00	56,500.00
Montana Ext., 4s, 1937,	25,000.00	27,060.00	26,000.00
Consol., 4½s, 1933,	125,000.00	141,067.00	141,250.00
" " 6s, 1933,	85,000.00	45,650.00	46,900.00
Eastern Ry. of Minn., 4s, 1928,	25,000.00	26,950.00	26,950.00
" " " 5s, 1908,	16,000.00	16,500.00	16,640.00
Montana Central, 5s, 1937,	20,000.00	24,175.00	23,600.00
" " " 6s, 1937,	61,000.00	84,430.00	82,850.00
Willmar & Sioux Falls, 5s, 1938,	8,000.00	8,500.00	8,600.00
Chicago, Burlington & Quincy:—			
Iowa Division, 4s, 1919,	25,000.00	25,000.00	25,250.00
Nebraska, 4s, 1927,	25,000.00	26,575.00	26,500.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$60,929.84	
12	Amount of income received during the year,	139,228.47—	\$200,158.31
13	Total expenses, including salaries, during the year,	5,031.86	
14	State tax during the year,	6,522.09	
15	Town and city taxes and assessments paid,	220.94	
16	Net amount of premiums charged off,	7,894.43	
17	All other amounts charged off,	0	
18	*Dividends: 2 per cent., paid Mch. 1, 1904; amount,	58,408.08	
	2 per cent., paid Sept. 1, 1904; amount,	54,955.84	
		7,988.00	
19	Net amount carried to surplus,		
20	Total of interest and profit and loss and rent accounts per this report,	64,642.62—	200,158.31
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		25,000.00
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		80,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		800.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
27	Per cent per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.023
28	Net income from foreclosed real estate during the past year,		64.89
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.		

* 3 per cent. per annum on excess of \$3,000.

OFFICERS.—President, George C. Strong; Treasurer, P. LeRoy Harwood; Directors, W. H. Allen, F. S. Newcomb, F. H. Parmelee, E. V. Daboll, G. C. Strong, W. L. Peckham, John Hopson, G. E. Starr, C. H. Klinck, P. LeRoy Harwood, T. A. Miner, J. P. Johnston, A. R. Darrow, C. B. Waller.

MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$2,631,640.00	Whole amount of deposits, \$6,165,428.81	
Loans on collateral sec'y, .	217,775.00	Surplus account, .	128,651.59
Town orders, .	10,000.00	Interest account, less cur-	
Town and city bonds, .	409,000.00	rent expenses, and taxes	
Railroad bonds, .	2,875,325.00	paid, .	106,915.00
Bank stocks in Connecticut, .	144,701.00	Profit and loss account, .	28,881.60
Bank stocks in other states, .	29,910.00		
Real estate by foreclosure, .	178,880.67		
Cash in banks, .	414,662.40		
Cash in vault, .	13,462.52		
Total Assets, .	\$6,429,876.59	Total Liabilities, .	\$6,429,876.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Bolton,	\$ 10,000.00	10,000.00	10,000.00
TOWN AND CITY BONDS.			
Bloomfield, 3½s, 1920, \$	82,000.00	82,000.00	82,000.00
Middlefield, 3½s, 1909,	20,000.00	20,000.00	20,000.00
Denver (South Denver), Col., 6s, 1906,	31,000.00	31,000.00	31,310.00
Duluth (W. Duluth), Minn., 6s, 1914,	47,000.00	47,000.00	54,990.00
Minneapolis, " 4s, 1917,	50,000.00	50,000.00	52,500.00
Omaha, Neb., 4s, 1905-11,	55,000.00	55,000.00	55,000.00
" " 5s, 1907,	10,000.00	10,000.00	10,200.00
" " 5s, 1912,	25,000.00	25,000.00	26,540.00
Paterson, N. J., 4s, 1924,	40,000.00	40,000.00	41,800.00
" " 4½s, 1905,	10,000.00	10,000.00	10,000.00
" " 4½s, 1906,	10,000.00	10,000.00	10,100.00
" " 4½s, 1910,	50,000.00	50,000.00	51,500.00
Portland (E. Portland), Ore., 6s, 1921,	4,000.00	4,000.00	4,980.00
" (Albina), 6s, 1921,	25,000.00	25,000.00	31,250.00
Totals,	\$ 409,000.00	409,000.00	482,110.00
RAILROAD BONDS.			
Atchison, Topeka & S. Fe. gen., 4s, 1995, \$	12,000.00	8,400.00	12,360.00
" " " adjustm't, 4s, 1995,	6,500.00	1,950.00	6,175.00
Buffalo, Rochester & Pittsburg :—			
Clearfield & Mahoning, 5s, 1943,	50,000.00	55,000.00	57,000.00

MECHANICS SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Chesapeake & Ohio :—				
Ashland Coal & Iron,	4s, 1925, \$	50,000.00	50,000.00	50,000.00
Chicago, Burlington & Quincy :—				
Iowa Division,	4s, 1919,	22,000.00	22,000.00	22,440.00
" "	5s, 1919,	30,000.00	30,000.00	33,000.00
Burlington & Mo. River,	6s, 1918,	50,000.00	55,000.00	56,500.00
Chicago, Milwaukee & St. Paul :—				
Chicago & Lake Superior Div.,	5s, 1921,	30,000.00	30,000.00	34,800.00
Chicago & Pacific	" 6s, 1910,	52,000.00	52,000.00	57,720.00
Dubuque	" 6s, 1920,	25,000.00	28,750.00	31,500.00
LaCrosse & Davenport	" 5s, 1919,	15,000.00	15,750.00	17,100.00
Southern Minnesota	" 6s, 1910,	11,000.00	11,000.00	12,210.00
Southwestern	" 6s, 1909,	15,000.00	15,000.00	16,500.00
Wisconsin & Minnesota	" 5s, 1921,	25,000.00	26,250.00	28,750.00
Milwaukee & Northern,	1st, 6s, 1910,	7,000.00	7,000.00	7,840.00
" " consol.,	6s, 1918,	50,000.00	50,000.00	58,000.00
Chicago & Northwestern :—				
Madison Extension,	7s, 1911,	25,000.00	25,000.00	30,250.00
Menominee	" 7s, 1911,	20,000.00	20,000.00	24,000.00
Ced. Rap. & Mo. River, 8d div.,	7s, 1916,	25,000.00	30,000.00	33,000.00
Chic., St. P., Minn. & Omaha,	6s, 1930,	50,000.00	63,500.00	64,500.00
Chicago & Tomah,	6s, 1905,	5,000.00	5,000.00	5,200.00
Des Moines & Minneapolis,	7s, 1907,	25,000.00	25,000.00	26,500.00
Milwaukee & Madison,	6s, 1905,	19,000.00	19,000.00	19,760.00
Northwestern Union,	7s, 1917,	30,000.00	37,500.00	39,300.00
Ottumwa, C. Falls & St. Paul,	5s, 1919,	9,000.00	9,000.00	9,270.00
Cincinnati, Hamilton & Dayton,	6s, 1905,	1,000.00	1,000.00	1,020.00
" " "	7s, 1905,	2,000.00	2,000.00	2,040.00
Delaware & Hudson Canal :—				
Pennsylvania Division,	7s, 1917,	25,000.00	31,250.00	34,000.00
Albany & Susquehanna,	6s, 1906,	2,000.00	2,000.00	2,140.00
Rensselaer & Saratoga,	7s, 1921,	10,000.00	13,000.00	14,200.00
Chicago, Rock Island & Pac., 1st,	6s, 1917,	15,000.00	17,250.00	18,450.00
" " " gen.,	4s, 1938,	75,000.00	75,000.00	78,000.00
Burl'gt'n, C. Rap. & North'n, 1st,	5s, 1906,	30,000.00	30,000.00	30,900.00
" " " consol.,	5s, 1934,	25,000.00	27,500.00	29,750.00
C. Rap., Ia. Falls & Northw'n,	5s, 1921,	12,000.00	12,600.00	13,680.00
Chicago & East. Illinois, gen.,	5s, 1937,	35,000.00	38,500.00	41,650.00
" " " consol.,	6s, 1934,	52,000.00	65,000.00	69,160.00
Chicago & Indiana Coal,	5s, 1936,	100,000.00	110,000.00	116,000.00
Delaware, Lack. & West., consol.,	7s, 1907,	2,000.00	2,000.00	2,160.00
Morris & Essex, 1st,	7s, 1914,	15,000.00	15,000.00	19,350.00
N. Y., Lackawanna & Western,	6s, 1921,	5,000.00	5,600.00	6,400.00
Elgin, Joliet & Eastern,	5s, 1941,	17,000.00	18,700.00	20,060.00
Erie :—				
Buffalo Creek,	6s, 1907,	17,000.00	17,000.00	18,190.00
Buffalo, New York & Erie,	7s, 1916,	20,000.00	24,000.00	25,000.00
Goshen & Deckertown,	6s, 1928,	35,500.00	44,020.00	44,375.00
Northern of New Jersey,	6s, 1917,	50,000.00	56,500.00	58,500.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Great Northern :—			
Eastern of Minnesota, 1st div., 5s, 1908, \$	60,000.00	60,000.00	62,400.00
St. Paul, Minn. & Man., 2d " 6s, 1909,	50,000.00	50,000.00	56,000.00
" " " Dakota Ext., 6s, 1910,	25,000.00	25,000.00	28,000.00
" " " Montana " 4s, 1937,	50,000.00	50,000.00	52,500.00
" " " Consol., 4½s, 1933,	50,000.00	51,000.00	55,000.00
" " " " 6s, 1933,	100,000.00	126,000.00	136,000.00
Illinois Central :—			
Louisville Division, 8½s, 1953,	25,000.00	23,125.00	23,750.00
Chic., St. Louis & N. Orleans, 5s, 1951,	5,000.00	5,500.00	6,150.00
Mich. Cen. (Kalamazoo & S. H.), 5s, 1939,	13,000.00	14,300.00	15,340.00
Joliet & Northern Indiana, 7s, 1907,	28,000.00	28,000.00	30,240.00
Minneapolis & St. Louis :—			
Iowa Division, 7s, 1909,	11,000.00	11,000.00	12,320.00
Pacific " 6s, 1921,	46,000.00	54,280.00	55,200.00
Consols., 5s, 1934,	75,000.00	82,500.00	87,000.00
Refunding, 4s, 1949,	50,000.00	50,000.00	50,000.00
Minneapolis & Duluth, 7s, 1907,	2,700.00	2,700.00	2,832.00
New York & Long Branch, 4s, 1941,	50,000.00	50,000.00	51,000.00
New York & New England, 6s, 1905,	3,000.00	3,000.00	3,000.00
Northern Pacific :—			
Western of Minnesota, 7s, 1907,	11,000.00	11,000.00	11,440.00
Pennsylvania Company :—			
Ashtabula & Pittsburg, 6s, 1908,	24,000.00	24,000.00	25,200.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	51,500.00	53,500.00
Peoria & Pekin Union, 6s, 1921,	50,000.00	59,000.00	60,000.00
Pittsburg & Lake Erie :—			
McKeesport & Belle Vernon, 6s, 1918,	10,000.00	11,500.00	11,700.00
Pitts., McKeesport & Yough'y, 6s, 1932,	25,000.00	29,500.00	31,750.00
Western Maryland :—			
Baltimore & Cum. Val. Ext'n, 6s, 1921,	50,000.00	62,500.00	63,500.00
Baltimore & Harrisburg, 5s, 1936,	100,000.00	110,000.00	114,000.00
West Va. Central & Pittsburg :—			
Piedmont & Cumberland, 5s, 1911,	41,000.00	41,000.00	43,050.00
Totals,	\$2,208,700.00	2,385,325.00	2,539,602.00
BANK STOCKS.			
150 shares Aetna National, Hartford, \$	15,000.00	15,000.00	30,000.00
400 " American " "	20,000.00	20,000.00	27,600.00
100 " Charter Oak " "	10,000.00	10,000.00	12,000.00
100 " Farms. & Mechs. " "	10,000.00	10,000.00	11,700.00
300 " First " "	30,000.00	30,000.00	42,000.00
100 " Hartford " "	10,000.00	10,000.00	13,300.00
100 " Mercantile " (in liq.) "	900.00	1.00	1.00
120 " City, " "	12,000.00	12,000.00	10,200.00
100 " Hartford Trust Co., " "	10,000.00	10,000.00	18,000.00
100 " Deep River Nat'l, Deep River,	10,000.00	10,000.00	10,600.00

MECHANICS SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.				
67 shares Home	National, Meriden,	\$ 6,700.00	6,700.00	9,318.00
25 " Second	" New Haven,	2,500.00	2,500.00	4,900.00
60 " First	" Norwich,	6,000.00	6,000.00	4,200.00
25 " First	" Suffield,	2,500.00	2,500.00	4,000.00
230 " Mechanics	" New York,	5,750.00	5,750.00	14,950.00
75 " Nat. Bk. Commerce,	"	7,500.00	7,500.00	16,125.00
708 " Phenix National,	"	14,160.00	14,160.00	14,160.00
50 " Nassau,	"	2,500.00	2,500.00	4,650.00
Totals,		\$ 175,510.00	174,611.00	247,699.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,479; total amount,	\$2,486,718.99
2	Number of depositors having \$1,000 and not over \$2,000,	1,274; total amount,	1,700,557.85
3	Number of depositors having over \$2,000 and not over \$10,000,	568; total amount,	1,978,156.47
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	18,321; total deposits,	\$6,165,428.31
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 1,256; number closed, 1,866; decrease, 110.		
8	Amount deposited, including interest credited, during the past year,		1,320,104.85
9	Amount withdrawn during the past year,		1,220,564.09
10	Amount of increase,		99,540.76
11	Total of interest and profit and loss and rent accounts per last report,	\$126,153.98	
12	Amount of income received during the year,	317,798.27—	448,952.25
13	Total expenses including salaries during the year,	17,416.00	
14	State tax during the year,	11,457.08	
15	Town and city taxes and assessments paid,	2,998.99	
16	Net amount of premiums charged off,	60,186.75	
17	All other amounts charged off,	0	
18	Dividends, 1½ per cent. paid Jan. 1, 1904; amount,	101,443.62	
	1½ per cent. paid July 1, 1904; amount,	102,399.86	
19	Net amount carried to surplus,	12,258.26	
20	Total of interest and profit and loss and rent accounts per this report,	185,796.69—	448,952.25
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		19,359.00
23	Loans on real estate— are they all first mortgages ?		Yes

MECHANICS SAVINGS BANK, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	40,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	2%
28	Net income from foreclosed real estate during the past year,	3,445.85
29	Date of annual meeting of Incorporators to elect Trustees, in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, in July.	

OFFICERS.— President, Henry C. Dwight; Treasurer, Ward W. Jacobs; Trustees, Ward W. Jacobs, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, Edwin P. Taylor, James U. Taintor, William H. King, Frank P. Furlong, Henry S. Robinson, William E. A. Bulkeley.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$681,828.50	Whole amount of deposits, \$1,540,494.44	
Loans on collateral security, . .	47,994.70	Surplus account, . . .	55,000.00
Loans on personal security only, . . .	178,470.50	Interest account, less current expenses, and taxes paid, . . .	41,267.50
Town, city, and borough notes and orders, . . .	16,000.00	Profit and loss account, . .	1,745.65
School district notes and orders, . . .	1,800.00	Incomplete loans, . . .	1,000.00
Town, city, school district, and corporation bonds, . .	48,000.00		
Railroad bonds, . . .	457,000.00		
Bank stocks in Connecticut, . .	98,150.00		
Bank stocks in other states, . .	8,000.00		
Premium account, . . .	86,836.00		
Cash in banks, . . .	17,098.06		
Cash in vault, . . .	4,829.83		
Total Assets, . . .	\$1,689,507.59	Total Liabilities, . . .	\$1,689,507.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Hartland,	\$ 1,500.00	1,500.00	1,500.00
Winchester,	9,000.00	9,000.00	9,000.00
New Hartford,	2,500.00	2,500.00	2,500.00
Barkhamsted,	3,000.00	3,000.00	3,000.00
Totals,	\$ 16,000.00	16,000.00	16,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First, Winchester,	\$ 1,800.00	1,800.00	1,800.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
South Norwalk, 4s, 1910, \$	9,000.00	9,000.00	9,000.00
Barkhamsted, 8½s, 500 yearly,	20,000.00	20,000.00	20,000.00
Denver, Col., 4s, 1908,	5,000.00	5,000.00	5,000.00
Duluth, Minn., 4s, 1921,	5,000.00	5,000.00	5,000.00
Superior, Wis., 6s, 1910,	4,000.00	4,000.00	4,000.00
Totals,	\$ 48,000.00	48,000.00	48,000.00

MECHANICS SAVINGS BANK, WINSTED.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul:—						
Dubuque Division,	6s,	1920,	\$	13,000.00	13,000.00	16,000.00
LaCrosse & Davenport,	5s,	1919,		5,000.00	5,000.00	5,600.00
Chicago, Bur. & Quincy, Neb. Ex.,	4s,	1927,		20,000.00	20,000.00	20,400.00
Chicago, Rock Island & Pacific,	4s,	1938,		50,000.00	50,000.00	50,000.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		13,000.00	13,000.00	13,500.00
Buffalo, New York & Erie,	7s,	1916,		5,000.00	5,000.00	6,400.00
Bald Eagle Valley,	6s,	1910,		1,000.00	1,000.00	1,050.00
New York, Lackawanna & Western,	6s,	1921,		5,000.00	5,000.00	6,400.00
Housatonic,	5s,	1937,		10,000.00	10,000.00	12,500.00
St. Paul, Minneapolis & Manitoba,	6s,	1909,		5,000.00	5,000.00	5,600.00
Consols,	6s,	1933,		20,000.00	20,000.00	26,000.00
Dak. Ex.,	6s,	1910,		87,000.00	87,000.00	41,500.00
Illinois Central, Springfield Div.,	3½s,	1951,		25,000.00	25,000.00	25,000.00
“ “ Western Lines,	4s,	1951,		12,000.00	12,000.00	12,500.00
Central of New Jersey,	5s,	1937,		25,000.00	25,000.00	33,000.00
New York & Long Branch,	4s,	1941,		31,000.00	31,000.00	32,500.00
Minneapolis & St. Louis,	4s,	1949,		50,000.00	50,000.00	50,000.00
Chicago & Eastern Illinois,	5s,	1937,		35,000.00	35,000.00	40,000.00
Montana Central,	6s,	1937,		10,000.00	10,000.00	13,000.00
Genesee & Wyoming,	5s,	1929,		25,000.00	25,000.00	27,000.00
Elgin, Joliet & Eastern,	5s,	1941,		50,000.00	50,000.00	58,000.00
Terminal of St. Louis,	4s,	1953,		10,000.00	10,000.00	10,000.00
Totals,			\$	457,000.00	457,000.00	505,950.00
BANK STOCKS.						
188 shares First Nat.,	Winsted,	\$		18,800.00	18,800.00	19,750.00*
128 “ Hurlbut “	“			12,800.00	12,800.00	21,700.00
25 “ Hartford “	Hartford,			2,500.00	2,500.00	3,500.00
22 “ Phoenix “	“			2,200.00	2,200.00	2,700.00
14 “ American “	“			700.00	700.00	1,000.00
50 “ Mercantile “	“ in liq.,			400.00	0	0
50 “ Aetna “	“			5,000.00	5,000.00	10,000.00
73 “ Conn. T. & S. D. Co.,	“			7,300.00	7,300.00	16,400.00
25 “ Hartford Trust Co.,	“			2,500.00	2,500.00	5,000.00
87 “ Second Nat.	New Haven,			3,700.00	3,700.00	6,500.00
20 “ Tradesmen's “	“			2,000.00	2,000.00	3,000.00
10 “ Yale “	“			1,000.00	1,000.00	1,200.00
70 “ Merchants “	“			3,500.00	3,500.00	4,000.00
84 “ First “	Bridgeport,			8,400.00	8,400.00	16,000.00
22 “ City “	“			2,200.00	2,200.00	4,400.00
24 “ Waterbury “	Waterbury,			1,700.00	1,700.00	2,800.00
28 “ Citizens “	“			2,800.00	2,800.00	3,800.00
6 “ Danbury “	Danbury,			600.00	600.00	600.00
80 “ City “	“			3,000.00	3,000.00	3,000.00
85 “ Birmingham “	Derby,			3,500.00	3,500.00	5,600.00
10 “ First “	Stamford,			1,000.00	1,000.00	2,300.00

MECHANICS SAVINGS BANK, WINSTED.— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
58	shares	New Britain Nat.,	New Britain, \$	5,800.00	5,800.00	10,000.00
10	"	Bristol	Bristol,	1,000.00	1,000.00	1,800.00
22	"	Central	Middletown,	1,850.00	1,650.00	1,850.00
20	"	Home	Meriden,	2,000.00	2,000.00	2,500.00
25	"	First	Wallingford,	2,500.00	2,500.00	3,000.00
50	"	American Exchange,	New York,	5,000.00	5,000.00	12,200.00
80	"	Commerce Nat.,	"	3,000.00	3,000.00	6,400.00
Totals,				\$ 106,150.00	106,150.00	171,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,839; total amount,	\$689,008.02
2	Number of depositors having \$1,000 and not over \$2,000,	395; total amount,	532,233.81
3	Number of depositors having over \$2,000 and not over \$10,000,	119; total amount,	819,252.61
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,353; total deposits,	\$1,540,494.44
6	Largest amount due a single depositor,		7,249.14
7	Number of accounts opened during the past year, 455; number closed, 295; increase, 160.		
8	Amount deposited, including interest credited, during the past year,		839,042.54
9	Amount withdrawn during the past year,		252,702.55
10	Amount of increase,		86,339.99
11	Total of interest and profit and loss and rent accounts per last report,	\$36,993.48	
12	Amount of income received during the year,	79,203.28—	116,196.76
13	Total expenses including salaries during the year,	3,068.27	
14	State tax during the year,	3,127.47	
15	Town and city taxes and assessments paid,	71.30	
16	Net amount of premiums charged off,	4,847.50	
17	All other amounts charged off,	1,740.24	
18	*Dividends, 2 per cent. paid Jan., 1904; amount,	28,239.49	
	2 per cent. paid July, 1904; amount,	29,089.84	
19	Net amount carried to surplus,	3,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	43,013.15—	116,196.76
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		4,000.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,500.00

* $2\frac{1}{2}$ per cent. per annum on excess of \$2,000.

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$30,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	8,400.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	4,476.11
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.—President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees, Charles B. Hallett, Harvey L. Roberts, Luman C. Colt, Lorenzo M. Blake, Charles S. Jopp, William S. Hulbert.

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,285,769.48	Whole amount of deposits, \$3,175,452.20	
Loans on collateral security, . . .	90,400.00	Surplus account, . . .	79,864.51
Town, city, school district, . . .		Interest account, less current expenses, and taxes paid, . . .	50,884.57
and corporation bonds, . . .	726,050.00	Due borrowers on real estate loans, . . .	17,958.63
Railroad bonds, . . .	868 000 00		
Bank stocks in Connecticut, . . .	194,850.00		
Real estate by foreclosure, . . .	28,675 00		
Banking house, . . .	80,000 00		
State warrants, . . .	10,000.00		
Safe, furniture, and fixtures, . . .	8,000.00		
Cash in banks, . . .	79,636.65		
Cash in vault, . . .	7,278.78		
Total Assets, . . .	\$3,823,159.91	Total Liabilities, . . .	\$3,823,159.91

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado,	\$ 10,000.00	10,000.00	10,000.00
TOWN, CITY, SCHOOL DISTRICT AND CORP. BONDS			
Atlantic City, N. J., 4s, 1930, . . .	\$ 10,000.00	10,700.00	10,700.00
Bay City, Mich., 4s, 1909, . . .	2,000 00	2,000 00	2,040.00
Camden, N. J., 4½s, 1922-1923, . . .	25,000.00	27,200.00	28,750.00
Canton, Ohio, 4½s, 1911-1914, . . .	24,000.00	25,900.00	25,900.00
" 3½s, 1914, . . .	11,500.00	11,500.00	11,500.00
Chicago, Ill., 4s, 1921, . . .	10,000.00	10,000.00	10,500.00
Clinton, Iowa, 5s, 1909-1923, . . .	10,000.00	10,000.00	10,800.00
Columbus, Ohio, 4s, 1916-1923, . . .	21,000.00	21,600.00	21,900.00
" 3½s, 1922, . . .	10,000.00	10,000.00	10,000.00
Dubuque, Ia., 4½s, —, . . .	19,000 00	19,600 00	19,800.00
Duluth, Minn., 6s, 1911, . . .	5,000.00	5,600 00	5,700.00
Easton, Conn., 3½s, 1939, . . .	10,000 00	10,000.00	10,000.00
Findlay, O., 6s, 1907, . . .	5,000.00	5,200.00	5,300.00
" 5s, 1908, . . .	5,000.00	5,200.00	5,200.00
Greenwich, Conn., 4s, 1915, . . .	5,000.00	5,000.00	5,300.00
Huntington, " 4s, 1917, . . .	5,000.00	5,000.00	5,300.00
Joliet, Ill., 4½s, 1910, . . .	5,000.00	5,000.00	5,200.00
Killingly, Conn., 3½s, 1920, . . .	10,000.00	10,000.00	10,000.00
La Crosse, Wis., 5s, 1915, . . .	5,000.00	5,000.00	5,200.00
Lima, O., 5s, 1908, . . .	10,000.00	10,500.00	10,500.00
Louisville, Ky., 5s, 1911, . . .	10,000.00	10,900.00	10,900.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
— CONTINUED.				
Louisville, Ky.,	4s, 1930,	\$ 5,000.00	5,000.00	5,350.00
Minneapolis, Minn.,	3½s, 1932,	10,000.00	10,000.00	10,100.00
Milwaukee, Wis.,	5s, 1906-1915,	10,000.00	11,000.00	11,000.00
Muskegon, Mich.,	4s, 1934,	25,000.00	26,100.00	26,500.00
Omaha, Neb.,	5s, 1912-1918,	8,000.00	8,100.00	8,200.00
"	4½s, 1933,	30,000.00	32,800.00	32,700.00
"	4s, 1918-1933,	55,000.00	59,000.00	59,000.00
Paducah, Ky.,	4s, 1920,	4,000.00	4,000.00	4,160.00
Paterson, N. J.,	4s, 1915-1939,	50,000.00	52,400.00	52,600.00
Portland, Ore.,	6s, 1908,	7,048.61	7,700.00	7,800.00
"	5s, 1928,	25,000.00	31,000.00	31,000.00
Ridgefield, Conn.,	4s, 1932,	10,000.00	10,000.00	10,600.00
Sioux City, Ia.,	4½s, 1916-1918,	30,000.00	31,000.00	31,200.00
South Omaha, Neb.,	5s, 1921,	15,000.00	15,400.00	15,900.00
Stonington, Conn.,	4s, 1918,	9,500.00	10,000.00	10,000.00
Superior, Wis.,	6s, 1910,	36,500.00	36,500.00	36,500.00
Toledo, Ohio,	4½s, 1909-1914,	5,000.00	5,200.00	5,350.00
"	3½s, 1921-1930,	44,000.00	44,000.00	44,000.00
Topeka, Kan.,	5s, 1918,	20,000.00	20,600.00	21,600.00
Wallingford, Conn.,	4s, 1923,	5,000.00	5,200.00	5,800.00
Waterbury, "	3½s, 1911-1923,	40,000.00	40,000.00	40,000.00
Winona, Minn.,	3½s, 1916-1924,	5,000.00	5,550.00	5,550.00
"	4s, 1933,	5,000.00	5,000.00	5,000.00
Fairfield County, Conn.,	4s, 1909,	30,000.00	30,000.00	30,000.00
Totals,		\$ 696,548.61	726,050.00	734,100.00
RAILROAD BONDS.				
Atch., Topeka & Santa Fé,	4s, 1935,	\$ 15,500.00	12,400.00	15,800.00
Baltimore & Cumberland Ex.,	6s, 1931,	50,000.00	66,800.00	66,900.00
Baltimore & Harrisburg,	5s, 1936,	30,000.00	36,000.00	36,000.00
Brooklyn & Montauk,	6s, 1911,	20,000.00	22,800.00	22,800.00
Buffalo & Susquehanna,	4s, 1951,	20,000.00	19,700.00	19,900.00
Chicago & Alton,	3s, 1949,	10,000.00	8,500.00	8,500.00
Chicago & Eastern Illinois,	5s, 1937,	40,000.00	46,500.00	48,000.00
Chicago, Mil. & St. Paul:—				
Pacific Western Division,	5s, 1921,	40,000.00	44,400.00	46,700.00
Mineral Point "	5s, 1910,	15,000.00	15,400.00	16,500.00
Wis. & Minn. "	5s, 1921,	2,000.00	2,800.00	2,450.00
Chic., Mil. & St. Paul,	3½s, 1939,	20,000.00	19,900.00	19,000.00
Chic., Rock Island & Pacific,	4s, 1938,	40,000.00	41,800.00	41,900.00
Clearfield & Mahoning,	5s, 1943,	30,000.00	36,000.00	36,600.00
Eastern Minnesota,	4s, 1943,	30,000.00	31,600.00	31,700.00
Elgin, Joliet & Eastern,	5s, 1941,	10,000.00	11,300.00	11,600.00
Elmira State Line,	7s, 1905,	5,000.00	5,000.00	5,150.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Evansville & Terre Haute:—				
Mt. Vernon Division,	6s, 1923,	\$ 15,000.00	15,000.00	16,200.00
Sullivan County "	5s, 1929,	27,000.00	27,000.00	28,000.00
Genesee & Wyoming,	5s, 1929,	55,000.00	61,000.00	63,250.00
Iowa Falls & Sioux City,	7s, 1917,	5,000.00	6,200.00	6,500.00
Long Island,	4s, 1932,	15,000.00	15,000.00	15,450.00
McKeesport & Belle Vernon,	6s, 1918,	16,000.00	19,900.00	20,000.00
M., L. S. & W., Ashland Div.,	6s, 1925,	1,000.00	1,200.00	1,270.00
Montana Central,	5s, 1937,	10,000.00	11,600.00	11,800.00
Newcastle & Shenango Valley,	6s, 1917,	5,000.00	6,000.00	6,000.00
N. Y., N. H. & Hartford,	4s, 1914-1954,	35,000.00	36,100.00	36,750.00
Northern New Jersey,	6s, 1917,	16,000.00	19,400.00	19,400.00
Peoria & Pekin Union,	6s, 1921,	10,000.00	12,500.00	12,500.00
Potomac Valley,	5s, 1941,	50,000.00	59,200.00	59,400.00
Sharon,	4½s, 1919,	10,000.00	10,000.00	10,500.00
Skaneateles,	5s, 1908-1913,	15,000.00	16,000.00	16,100.00
St. Louis & Iron Mountain,	4s, 1933,	15,000.00	13,700.00	14,400.00
St. Paul, Minn. & Manitoba,	6s, 1910,	10,000.00	11,300.00	11,800.00
" "	4½s, 1933,	30,000.00	34,000.00	34,000.00
" "	4s, 1937,	30,000.00	30,400.00	30,600.00
Sunb'y, Hazelton & Wil'barre,	5s, 1928,	6,500.00	6,500.00	6,600.00
Tuscorora Valley,	5s, 1917,	18,000.00	18,000.00	18,900.00
Willmar & Sioux Falls,	5s, 1938,	15,000.00	17,600.00	17,800.00
Totals,		\$ 787,000.00	868,000.00	887,120.00
BANK STOCKS.				
50 shares American National,	Hartford,	\$ 2,500.00	3,600.00	3,700.00
68 " Birmingham "	" "	6,800.00	11,400.00	11,900.00
200 " Bridgeport "	Bridgeport,	10,000.00	17,100.00	19,000.00
300 " City "	" "	30,000.00	44,800.00	48,000.00
25 " City,	Hartford,	2,500.00	2,000.00	2,500.00
225 " Connecticut "	Bridgeport,	\$2,500.00	33,700.00	34,875.00
10 " Deep River "	Essex,	1,000.00	1,100.00	1,150.00
50 " Exchange "	Hartford,	2,500.00	3,000.00	3,125.00
114 " First "	Bridgeport,	11,400.00	20,000.00	21,600.00
26 " First "	Westport,	2,600.00	2,600.00	3,120.00
65 " Hartford "	Hartford,	6,500.00	8,900.00	9,100.00
80 " Merchants "	New Haven,	1,500.00	1,600.00	1,950.00
500 " New Haven Co. "	" "	5,000.00	8,000.00	8,100.00
73 " Pequonnock "	Bridgeport,	7,300.00	8,950.00	11,100.00
12 " Southington "	" "	1,200.00	1,200.00	1,320.00
61 " Thames "	Norwich,	6,100.00	9,500.00	9,760.00
200 " Waterbury "	" "	10,000.00	16,210.00	16,810.00
6 " Yale "	New Haven,	600.00	700.00	17,000.00
Totals,		\$ 130,000.00	194,350.00	207,890.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,553; total amount,	\$1,497,797.47
2	Number of depositors having \$1,000 and not over \$2,000,	787; total amount,	971,440.53
3	Number of depositors having over \$2,000 and not over \$10,000,	237; total amount,	706,214.20
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	9,537; total deposits,	\$3,175,452.20
6	Largest amount due a single depositor,		7,701.73
7	Number of accounts opened during the past year, 2,277; number closed, 1,614; increase, 663.		
8	Amount deposited, including interest credited, during the past year,		1,156,956.29
9	Amount withdrawn during the past year,		989,749.69
10	Amount of increase,		167,206.60
11	Total of interest and profit and loss, and rent accounts per last report,	\$48,841.66	
12	Amount of income received during the year,	140,958.50—	189,295.16
13	Total expenses, including salaries, during the year,	9,544.00	
14	State tax during the year,	6,501.97	
15	Town and city taxes and assessments paid,	718.59	
16	Net amount of premiums charged off,	4,825.16	
17	All other amounts charged off,	7,598.87	
18	Dividends: 1½ per ct. paid Jan. 1, 1904; amount,	50,150.84	
	1½ per ct. paid July 1, 1904; amount,	51,841.98	
19	Net amount carried to surplus,	7,729.68	
20	Total of interest and profit and loss and rent accounts per this report,	50,384.57—	189,295.16
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		46,500.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		34,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		22,100.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.027
28	Net income from foreclosed real estate during the past year,		653.40
29	Date of annual meeting of Incorporators to elect Trustees or Directors, month of July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, month of July.		

OFFICERS. — President, John L. Wessels; Vice-Presidents, M. E. Morris, F. B. Hall; Treasurer, L. S. Catlin; Directors or Trustees, S. C. Kingman, Geo. W. Peck, Andrew J. Smith, D. N. Morgan, J. W. Knowlton, L. S. Catlin, Chauncey Morton, Morris W. Seymour, L. F. Curtis, George H. Zink, Andrew B. Curtis, Edwin G. Sanford, David B. Booth, George W. Fairchild, Goodwin Stoddard, Wm. L. Savage, Joel Farist.

MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,183,348.00	Whole amount of deposits, \$4,982,905.55	
Loans on collateral sec'ty,	21,614.50	Surplus account,	150,000.00
Town, city, and borough notes and orders,	15,000.00	Interest account, less current expenses, and taxes paid,	51,581.86
School district notes and orders,	7,000.00	Profit and loss account,	75,000.00
Town, city, school district, and corporation bonds,	799,866.00		
Railroad bonds,	3,024,912.95		
Railroad stocks,	23,500.00		
Bank stocks in Connecticut,	126,550.00		
Bank stocks in other states,	1,500.00		
Real estate by foreclosure,	27,485.95		
Banking house,	34,608.12		
Suspense account,	871.88		
Cash in banks,	38,979.44		
Cash in vault,	4,661.17		
Total Assets,	\$5,259,437.41	Total Liabilities,	\$5,259,437.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden,	\$ 15,000.00	15,000.00	15,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Central School District, Wallingford,	\$ 7,000.00	7,000.00	7,000.00
RAILROAD STOCKS.			
New York, New Haven & Hartford,	\$ 22,000.00	23,500.00	42,460.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Greenwich, Conn., Town, 4s, 1915,	\$ 10,000.00	10,000.00	10,450.00
Meriden, " " 4s, 1908-9-10-11,	20,000.00	20,000.00	20,200.00
Middletown, " " 8.65s, 1909,	25,000.00	25,000.00	25,500.00
" " " 3½s, 1924,	5,000.00	5,000.00	5,000.00
Wallingford, " " 4s, 1904-14,	5,000.00	5,000.00	5,100.00
" " " Bor'gh, 4s, 1923,	15,000.00	15,000.00	15,525.00
Windsor Locks, " " 4s, 1922,	10,000.00	10,000.00	10,650.00
Atlantic City, N. J., City, 4s, 1930,	5,000.00	5,000.00	5,250.00
Bay City, Mich., " 4s, 1931,	10,000.00	10,000.00	10,800.00
Canton, Ohio, " 4½s, 1912,	10,000.00	10,000.00	10,500.00
" " " 5s, 1928,	25,000.00	28,900.00	29,625.00

MERIDEN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUR.	BOOK VALUR.	MARKET VALUR.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS. — CONTINUED.						
Cleveland,	Ohio,	City,	4s, 1925,	\$ 15,000.00	15,750.00	15,750.00
Colorado Sp'gs,	Col.,	"	4s, 1911-16,	5,000.00	5,000.00	5,000.00
"	"	"	4s, 1918-18,	25,000.00	24,785.00	25,000.00
"	"	"	4s, 1918,	10,000.00	10,000.00	10,000.00
Columbus,	Ohio,	"	4s, 1909,	10,000.00	10,000.00	10,100.00
"	"	"	5s, 1910,	12,000.00	12,000.00	12,600.00
"	"	"	4s, 1933,	5,000.00	5,000.00	5,175.00
Dubuque,	Iowa,	"	4s, 1917,	25,000.00	25,000.00	25,625.00
Duluth,	Minn.,	"	5s, 1923,	10,000.00	10,000.00	11,500.00
"	"	"	5s, 1926,	10,000.00	10,000.00	11,600.00
Fort Wayne,	Ind.,	"	6s, 1914,	10,000.00	10,000.00	11,800.00
Hoboken,	N. J.,	"	4s, 1918,	10,000.00	10,000.00	10,200.00
Kansas City,	Kans.,	"	5s, 1928,	21,000.00	21,000.00	24,150.00
Lexington,	Ky.,	"	4½s, 1920,	20,000.00	20,000.00	21,600.00
Lima,	Ohio,	"	4s, 1914,	10,000.00	10,000.00	10,200.00
"	"	"	4s, 1915,	10,000.00	10,000.00	10,200.00
Los Angeles,	Cal.,	"	5½s, 1906-7-8-9,	10,000.00	10,000.00	10,225.00
"	"	"	4s, 1916,	5,000.00	5,000.00	5,050.00
Louisville,	Ky.,	"	4s, 1930,	10,000.00	10,000.00	10,300.00
Meriden,	Conn.,	"	4s, 1911,	1,000.00	1,000.00	1,020.00
"	"	"	4s, 1911-18,	25,000.00	25,000.00	25,500.00
Minneapolis,	Minn.,	"	4½s, 1921,	10,000.00	10,000.00	10,950.00
"	"	"	4s, 1922,	10,000.00	10,000.00	10,325.00
New Albany,	Ind.,	"	5s, 1915,	20,000.00	20,000.00	22,100.00
Newark,	N. J.,	"	6s, 1908,	2,000.00	2,000.00	2,180.00
Omaha,	Neb.,	"	5s, 1906,	4,000.00	4,000.00	4,080.00
"	"	"	4½s, 1907,	10,000.00	10,000.00	10,150.00
"	"	"	5s, 1909,	7,000.00	7,000.00	7,280.00
"	"	"	5s, 1912,	10,000.00	10,000.00	10,750.00
"	"	"	4½s, 1917,	10,000.00	10,000.00	10,600.00
"	"	"	4s, 1918,	20,000.00	20,000.00	20,200.00
"	"	"	4½s, 1924,	10,000.00	10,684.00	10,800.00
"	"	"	4½s, 1924,	10,000.00	10,684.00	10,800.00
"	"	"	4s, 1933,	10,000.00	10,000.00	10,150.00
"	"	"	4½s, 1934,	10,000.00	10,000.00	11,000.00
Paterson,	N. J.,	"	4½s, 1905,	5,000.00	5,000.00	5,000.00
"	"	"	4½s, 1907,	5,000.00	5,000.00	5,100.00
"	"	"	5s, 1915,	5,000.00	5,000.00	5,600.00
Pawtucket,	R. I.,	"	4s, 1937,	25,000.00	25,000.00	26,875.00
Portland,	Ore.,	"	6s, 1921,	10,000.00	12,383.00	12,550.00
"	"	"	5s, 1922,	2,000.00	2,000.00	2,290.00
"	"	"	5s, 1923,	10,000.00	10,000.00	11,475.00
"	"	"	5s, 1925,	10,000.00	10,000.00	11,500.00
Pueblo,	Col.,	"	4½s, 1918,	5,000.00	5,000.00	5,350.00
"	"	"	5s, 1918,	10,000.00	10,000.00	11,300.00
St. Paul,	Minn.,	"	4s, 1919,	10,000.00	10,000.00	10,200.00
Sioux City,	Iowa,	"	4½s, 1920,	20,000.00	20,000.00	20,900.00
South Bend,	Ind.,	"	5s, 1913,	5,000.00	5,000.00	5,450.00
Toledo,	Ohio,	"	4½s, 1913,	4,000.00	4,000.00	4,260.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.							
Toledo,	Ohio, City,	5s, 1918,	\$	1,000.00	1,000.00	1,100.00	
"	"	4½s, 1914,		10,000.00	10,000.00	10,500.00	
"	"	4½s, 1919,		9,000.00	9,000.00	9,855.00	
"	"	4s, 1922,		7,000.00	7,000.00	7,815.00	
"	"	3½s, 1949,		10,000.00	10,000.00	9,900.00	
"	"	3½s, 1930,		75,000.00	75,000.00	78,500.00	
Trenton,	N. J.,	4s, 1904,		1,700.00	1,700.00	1,700.00	
"	"	4s, 1913,		10,000.00	10,000.00	10,200.00	
Totals,					\$ 791,700.00	799,866.00	838,880.00
RAILROAD BONDS.							
Atchison, Topeka & Santa Fe,	4s, 1995,	\$	48,500.00	48,500.00	50,197.50		
Baltimore & Harrisburg,	5s, 1936,		20,000.00	20,000.00	23,100.00		
Beech Creek,	4s, 1936,		60,000.00	60,000.00	64,200.00		
Burlington, Cedar Rapids & No.,	5s, 1934,		125,000.00	145,296.75	150,812.50		
Cedar Rap., Iowa Falls & N. W.,	5s, 1921,		5,000.00	5,000.00	5,700.00		
Clearfield & Mahoning,	5s, 1943,		25,000.00	25,000.00	31,000.00		
Cleveland & Mahoning Valley,	5s, 1938,		10,000.00	10,000.00	12,250.00		
Chicago & Alton,	3s, 1949,		100,000.00	87,722.00	84,000.00		
Chicago, Burlington & Quincy:—							
Nebraska Extension,	4s, 1927,		20,000.00	20,000.00	20,000.00		
Illinois Division,	3½s, 1949,		60,000.00	58,306.25	56,700.00		
Chicago & Eastern Illinois,	5s, 1937,		150,000.00	157,664.00	178,875.00		
Chicago & Ind. Coal Div.,	5s, 1936,		100,000.00	113,089.25	117,750.00		
Chicago, Milwaukee & St. Paul,	3½s, 1939,		50,000.00	50,000.00	48,500.00		
"	4s, 1939,		120,000.00	120,000.00	130,800.00		
Chicago & Missouri River,	5s, 1926,		24,000.00	24,000.00	27,840.00		
Chicago & Pacific Western,	5s, 1921,		50,000.00	50,000.00	58,000.00		
Lacrosse & Davenport,	5s, 1919,		51,000.00	51,000.00	58,650.00		
Wisconsin & Minnesota,	5s, 1921,		16,000.00	16,000.00	18,560.00		
Chicago & Northwestern:—							
Chic., St. P., Minn. & Omaha,	6s, 1930,		125,000.00	138,020.00	163,750.00		
Mil., Lake Shore & Western,	5s, 1929,		10,000.00	10,000.00	11,900.00		
Peoria & Northwestern,	3½s, 1926,		25,000.00	24,012.50	24,062.50		
Princeton & Northwestern,	3½s, 1920,		45,000.00	44,050.00	43,312.50		
St. Paul & Sioux City,	6s, 1919,		5,000.00	6,106.25	6,200.00		
Chicago, Rock Island & Pacific,	4s, 1938,		120,000.00	120,000.05	125,400.00		
Chicago & Western Indiana,	6s, 1932,		48,000.00	54,404.50	58,560.00		
Connecticut & Passumpsic,	4s, 1943,		5,000.00	5,000.00	5,800.00		
Elmira & Williamsport,	6s, 1910,		60,000.00	60,000.00	66,600.00		
Erie & Pittsburgh,	3½s, 1940,		50,000.00	50,000.00	47,000.00		
Evansville & Tegra Haute,	6s, 1921,		20,000.00	20,000.00	24,600.00		
Sullivan Co. Coal Branch,	5s, 1930,		10,000.00	10,000.00	10,700.00		
Fonda, Johnston & Gloversville,	6s, 1921,		9,000.00	9,000.00	11,160.00		
Goshen & Deckertown,	6s, 1928,		11,000.00	11,000.00	14,800.00		

MERIDEN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.				
Illinois Central :—				
Chic., St. L. & New Orleans,	3½s, 1951, \$	100,000.00	100,000.00	95,000.00
Iowa Falls & Sioux City,	7s, 1917,	20,000.00	20,000.00	25,700.00
Louisville,	3½s, 1953,	25,000.00	28,950.00	28,500.00
Springfield,	3½s, 1951,	10,000.00	10,000.00	9,400.00
Little Miami,	5s, 1912,	8,000.00	8,000.00	8,480.00
Long Island,	4s, 1932,	16,000.00	15,925.00	16,000.00
Louisville & Nashville,	5s, 1937,	5,000.00	5,750.00	5,750.00
" " Unified,	4s, 1940,	45,831.25	45,331.25	45,225.00
" St. Louis Division,	6s, 1921,	4,000.00	4,000.00	4,940.00
Michigan Central:—				
Kalamazoo & South Haven,	5s, 1939,	50,000.00	50,000.00	61,750.00
Michigan Air Line,	4s, 1940,	14,000.00	14,000.00	15,890.00
Minneapolis & St. Louis,	5s, 1934,	100,000.00	110,797.70	115,000.00
" " "	4s, 1949,	100,000.00	100,000.00	95,000.00
" " Pacific Ex.,	6s, 1921,	46,000.00	53,202.00	53,820.00
New York & Long Branch,	4s, 1941,	30,000.00	30,000.00	30,450.00
Northern of New Jersey,	6s, 1917,	15,000.00	15,000.00	18,000.00
New York, New Haven & Htfd.,	4s, 1947,	10,000.00	10,000.00	10,750.00
Peoria & Pekin Union,	6s, 1921,	101,000.00	112,531.00	124,230.00
Piedmont & Cumberland,	5s, 1911,	15,000.00	15,000.00	15,900.00
Rensselaer & Saratoga,	7s, 1921,	1,000.00	1,000.00	1,410.00
St. Paul, Minn & Manitoba,	4½s, 1933,	150,000.00	150,000.00	169,500.00
" " "	6s, 1933,	25,000.00	32,663.00	33,437.50
Eastern of Minnesota,	5s, 1908,	17,000.00	17,000.00	17,510.00
" " N'th'n, Div.,	4s, 1928-48,	60,000.00	62,500.00	61,800.00
Montana Central,	5s, 1937,	100,000.00	104,472.00	117,625.00
" " "	6s, 1937,	10,000.00	13,624.00	13,950.00
Montana Extension,	4s, 1937,	100,000.00	100,000.00	103,000.00
Willmar & Sioux Falls,	5s, 1938,	110,000.00	132,995.50	132,000.00
Terre Haute & Indianapolis,	5s, 1925,	30,000.00	30,000.00	34,500.00
Tuscarora Valley,	5s, 1917,	10,000.00	10,000.00	11,000.00
Wilkesbarre & Scranton,	4½s, 1938,	10,000.00	10,000.00	11,100.00
Totals,		\$5,914,500.00	3,024,912.95	3,281,497.50
BANK STOCKS.				
50 shares American National,	Hartford, \$	2,500.00	2,500.00	3,500.00
50 " City,	"	5,000.00	5,000.00	5,000.00
5 " Conn. Tr. & S. D. Co.,	"	500.00	500.00	1,250.00
25 " Hartford National,	"	2,500.00	2,500.00	3,375.00
10 " Phoenix	"	1,000.00	1,000.00	1,200.00
120 " First	Meriden,	12,000.00	12,000.00	24,000.00
200 " Home	"	20,000.00	20,000.00	26,000.00
200 " Meriden	"	20,000.00	20,000.00	22,000.00
40 " Central	Middletown.	3,000.00	3,000.00	3,600.00
200 " First	"	20,000.00	20,000.00	20,000.00

MERIDEN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VAL UE.
BANK STOCKS. — CONTINUED.				
60 shares	Middlesex Co. Nat'l, Middletown, \$	6,000 00	6,000.00	5,400.00
150 "	Middletown " "	11,250.00	11,250.00	15,750.00
125 "	New Britain " New Britain,	12,500 00	12,500.00	20,000.00
4 "	Nat'l New Haven, New Haven,	400.00	400.00	800 00
4 "	Second National, " "	400.00	400.00	800.00
40 "	Yale " " "	4,000.00	4,000.00	5,400.00
5 "	Nat. Bk. of Com'ce, New London,	500.00	500.00	750.00
25 "	Brooks National, Torrington,	2,500.00	2,500 00	4,000.00
50 "	Waterbury " Waterbury,	2,500.00	2,500.00	4,250.00
62 "	Nat. Butchers & Drovers, N. York,	1,550.00	1,550.00	2,480.00
Totals,		128,100.00	128,100.00	169,555.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,796; total amount	\$1,693,014.20
2	Number of depositors having \$1,000 and not over \$2,000,	960; total amount,	1,292,558.46
3	Number of depositors having over \$2,000 and not over \$10,000,	544; total amount,	1,887,611.32
4	Number of depositors having over \$10,000,	9; total amount,	109,721.67
5	Total number of depositors,	10,309; total deposits,	\$4,982,905.55
6	Largest amount due a single depositor,		17,480.44
7	Number of accounts opened during the past year, 1,350; number closed, 960; increase, 390.		
8	Amount deposited, including interest credited, during the past year,		1,054,139.18
9	Amount withdrawn during the past year,		722,988.74
10	Amount of increase,		331,150.39
11	Total of interest and profit and loss per last report,	\$114,429.46	
12	Amount of income received during the year,	242,927.80—	357,357.26
13	Total expenses, including salaries, during the year,	7,605.94	
14	State tax during the year,	10,579.28	
15	Town and city taxes and assessments paid,	727.27	
16	Net amount of premiums charged off,	16,253.00	
17	All other amounts charged off,	9,752.81	
18	Dividends, 2 per cent. paid Jan. 20, 1904; amount,	91,012.64	
	2 per cent. paid July 20, 1904; amount,	94,894.48	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss per this report,	126,531.86—	357,357.26
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		2,894.00
23	Loans on real estate— are they all first mortgages ?		Yes

MERIDEN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$37,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	6,614.50
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.00778%
28	Net income from foreclosed real estate during the past year,	200.82
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday after July 19th.	
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday after July 19th.	

OFFICERS.— President, John L. Billard; Treasurer, W. H. Catlin; Directors, O. H. Platt, A. Chamberlain, Walter Hubbard, E. J. Doolittle, H. Wales Lines, Benj. Page, Homer A. Curtis, Eugene A. Hall, August Maschmeyer, George B. Murdock, Arthur S. Lane, Charles A. King, George M. Curtis.

MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,875 807.00	Whole amount of deposits,	\$7,866,790.92
Loans on collateral security,	25,525.00	Surplus account,	500,000.00
Loans on personal security only,	600.00	Interest account, less current expenses, and taxes paid,	188,457.47
School district notes and orders,	80,500.00	Profit and loss account,	91,874.88
Town, city, school district, and corporation bonds,	3,695,691.00		
Railroad bonds,	2,812,500.00		
Railroad and Quarry stocks,	21,600.00		
Bank stocks in Connecticut,	166,500 00		
Bank stocks in other states,	81,000.00		
Real estate by foreclosure,	109,200.00		
Banking house,	60,000.00		
Premium account,	88,910.00		
Sundry accounts,	4,757.60		
Cash in banks,	168,802 58		
Cash in vault,	5,729.59		
Total Assets,	\$8,697,122.72	Total Liabilities,	\$8,597,122.72

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
200 shares N. Y., N. H. & H. R. R. Co.,	\$ 20,000.00	20,000.00	88,600.00
QUARRY STOCK.			
82 shares Brainerd, Shailer & Hall Quarry Co., Portland, Conn.,	\$ 3,200.00	1,600.00	1,600.00
Totals,	\$ 23,200.00	21,600.00	40,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Colorado Springs, Col., 4s, 1916-1918,	\$ 80,000.00	80,000.00	81,000.00
Denver, " 4s, 1908,	88,000.00	88,000.00	88,000.00
Ansonia, Conn., 4s, 1915,	50,000.00	50,000 00	51,250.00
Greenwich, " 4s, 1915,	60,000.00	60,000.00	61,050.00
Middletown, Town, Conn., 4s, 1904-1908,	82,000.00	82,000.00	82,480.00
" City, " 4s, 1922,	200,000.00	200,000 00	207,500.00
Plainville, " 4s, 1905-1915,	15,000.00	15,000.00	15,750.00
Stonington, " 4s, 1908,	15,000.00	15,000.00	15,112.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
W. Hav'n Sch. Dist., Conn., 4½s, 1909,	\$	20,000.00	20,000.00	20,500.00
Wallingford, " 3½s, 1905-1906,		18,000.00	18,000.00	18,000.00
Chicago, Ill., 4s, 1921,		50,000.00	50,000.00	51,250.00
Decatur, " 5s, 1904,		1,000.00	1,000.00	1,000.00
Joliet, " 4½s, 1904,		8,000.00	8,000.00	8,000.00
South Bend, Ind., 4s, 1915,		32,000.00	32,000.00	32,560.00
Terre Haute, " 4½s, 1909,		28,000.00	28,000.00	28,700.00
" " 6s, 1905,		2,191.00	2,191.00	2,212.00
Clinton, Iowa, 5s, 1917,		85,000.00	85,000.00	88,500.00
Sioux City, " 4½s, 1920,		65,000.00	65,000.00	67,175.00
" " 5s, 1917,		10,000.00	10,000.00	11,000.00
Louisville, Ky., 4s, 1923,		25,000.00	25,000.00	26,250.00
" " 5s, 1911,		5,000.00	5,000.00	5,425.00
Lexington, " 4½s, 1920-1924,		47,000.00	47,000.00	50,460.00
Newport, " 5s, 1907-1919,		29,000.00	29,000.00	31,680.00
Paducah, " 4½s, 1918,		36,000.00	36,000.00	37,080.00
Bangor, Me., 6s, 1905,		2,000.00	2,000.00	2,040.00
Portland, " 6s, 1907,		32,000.00	32,000.00	33,440.00
Lynn, Mass., 4s, 1927,		50,000.00	50,000.00	54,000.00
Somerville, " 4s, 1911-1920,		14,000.00	14,000.00	14,560.00
Detroit, Mich., 4s, 1918,		100,000.00	100,000.00	108,500.00
Muskegon, " 5s, 1926,		100,000.00	100,000.00	114,500.00
Bay City, " 4s, 1909-1930,		116,500.00	116,500.00	119,763.00
Duluth, Minn., 4½s, 1926,		21,000.00	21,000.00	22,480.00
" " 6s, 1911,		9,000.00	9,000.00	10,080.00
Minneapolis, " 4s, 1919,		208,000.00	208,000.00	216,320.00
St. Paul, " 4s, 1919,		225,000.00	225,000.00	234,000.00
" " 4½s, 1917,		20,000.00	20,000.00	21,500.00
Winona, " 5s, 1908-1917,		55,000.00	55,000.00	59,400.00
Kansas City, Mo., 4½s, 1915,		50,000.00	50,000.00	54,000.00
St. Louis, " 4s, 1905,		60,000.00	60,000.00	60,350.00
" " 6s, 1905,		10,000.00	10,000.00	10,250.00
Omaha, Neb., 4½s, 1917,		4,000.00	4,000.00	4,200.00
" " 5s, 1907-1912,		18,000.00	18,000.00	18,900.00
Hoboken, N. J., 4s, 1928,		15,000.00	15,000.00	15,900.00
East Orange, " 4s, 1933,		25,000.00	25,000.00	25,875.00
Jersey City, " 7s, 1918,		100,000.00	100,000.00	124,000.00
Newark, " 4s, 1922,		50,000.00	50,000.00	53,250.00
" " 7s, 1905,		10,000.00	10,000.00	10,340.00
Paterson, " 4½s, 1910,		70,000.00	70,000.00	72,800.00
Akron, Ohio, 4s, 1917-1922,		50,000.00	50,000.00	51,725.00
Canton, " 4½s, 1905-1910,		51,000.00	51,000.00	52,020.00
" " 5s, 1928,		25,000.00	25,000.00	29,750.00
Cincinnati, " 6s, 1909,		24,000.00	24,000.00	26,640.00
" " 7s, 1908,		32,000.00	32,000.00	36,000.00
" " 7½s, 1906,		8,000.00	8,000.00	8,560.00
Cleveland, " 4s, 1912-1922,		160,000.00	160,000.00	166,160.00
Columbus, " 4s, 1908-1928,		119,000.00	119,000.00	123,756.00
" " 4½s, 1914-1924,		75,000.00	75,000.00	79,650.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
Columbus, Ohio,	5s,	1907-1910,	\$	68,000.00	68,000.00	71,300.00
Dayton, "	5s,	1906,		18,000.00	18,000.00	18,400.00
Toledo, "	3½s,	1922-1923,		196,000.00	196,000.00	196,000.00
" "	4½s,	1914,		91,000.00	91,000.00	94,640.00
" "	4½s,	1904-1914,		41,000.00	41,000.00	42,822.00
" "	5s,	1905-1913,		100,000.00	100,000.00	104,310.00
Zanesville, "	4½s,	1909,		20,000.00	20,000.00	20,450.00
Pittsburg, Pa.,	3½s,	1910,		300,000.00	300,000.00	300,000.00
Johnstown, "	4½s,	1904-1924,		50,000.00	50,000.00	50,000.00
Racine, Wis.,	5s,	1904-1917,		12,000.00	12,000.00	13,040.00
Totals,				\$3,695,691.00	3,695,691.00	3,867,555.00
RAILROAD BONDS.						
Ashtabula & Pittsburg,	6s,	1908,	\$	16,000.00	16,000.00	17,280.00
Burlington, C. Rapids & North'n,	5s,	1906,		39,500.00	39,500.00	40,290.00
" "	5s,	1934,		220,000.00	220,000.00	261,800.00
Chicago & Eastern Illinois,	5s,	1937,		148,000.00	148,000.00	176,120.00
" " Chi. & Ind. Coal,	5s,	1936,		50,000.00	50,000.00	58,000.00
" "	6s,	1907,		20,000.00	20,000.00	21,400.00
" " Danville & G. C.,	6s,	1920,		5,000.00	5,000.00	6,000.00
" " Extension,	6s,	1931,		6,000.00	6,000.00	7,800.00
Chicago, Rock Island & Pacific,	6s,	1917,		50,000.00	50,000.00	61,250.00
Chicago, Milwaukee & St. Paul:—						
Hastings & Dakota	Div.,	7s,	1910,	50,000.00	50,000.00	58,000.00
Mineral Point	"	5s,	1910,	50,000.00	50,000.00	58,000.00
Dakota & Great Southern	"	5s,	1916,	50,000.00	50,000.00	55,500.00
Terminal	"	5s,	1914,	95,000.00	95,000.00	104,500.00
Wisconsin & Minnesota	"	5s,	1921,	50,000.00	50,000.00	57,000.00
Southwestern	"	6s,	1909,	50,000.00	50,000.00	55,000.00
LaCrosse & Davenport	"	5s,	1919,	40,000.00	40,000.00	45,200.00
Dubuque	"	6s,	1920,	50,000.00	50,000.00	63,000.00
Chicago & Lake Superior	"	5s,	1921,	35,000.00	35,000.00	40,600.00
Chicago & Pacific,	"	5s,	1921,	50,000.00	50,000.00	58,000.00
Chicago & Northwestern:—						
Northwestern Union,	"	7s,	1917,	26,500.00	26,500.00	34,450.00
Ottumwa, C. Falls & St. P.	"	5s,	1909,	32,000.00	32,000.00	33,920.00
Chicago & Tomah	"	6s,	1905,	30,000.00	30,000.00	30,600.00
Menominee River	"	7s,	1906,	22,000.00	22,000.00	23,320.00
Madison	"	7s,	1911,	20,000.00	20,000.00	23,600.00
Cedar Rapids & Mo. River	"	7s,	1916,	18,500.00	18,500.00	17,550.00
Mil., Lake Shore & West'n	"	5s,	1929,	26,000.00	26,000.00	30,680.00
Chi. St. P., Minn. & Omaha	"	6s,	1930,	55,000.00	55,000.00	73,700.00
Chicago, Burlington & Quincy:—						
Burlington & Mo. River	Div.,	6s,	1918,	50,000.00	50,000.00	60,000.00
Nebraska Extension	"	4s,	1927,	22,000.00	22,000.00	23,100.00
Sinking Fund	"	4s,	1919,	38,000.00	38,000.00	38,760.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Burlington & Quincy:—			
Iowa Div., 5s, 1919, \$	56,000.00	56,000.00	61,600.00
Illinois " 3½s, 1949,	25,000.00	24,000.00	24,000.00
Chicago & Western Indiana, 6s, 1932,	44,000.00	44,000.00	49,720.00
Chicago, Hammond & Western, 6s, 1927,	15,000.00	15,000.00	19,322.00
Eastern Railway of Minnesota, 5s, 1908,	190,000.00	190,000.00	195,700.00
" " " N.Div., 4s, 1928,	50,000.00	50,000.00	50,000.00
Illinois Central, 5s, 1921,	60,000.00	60,000.00	67,200.00
Ill. Cent., Iowa Falls & Sioux City, 7s, 1917,	35,000.00	35,000.00	45,150.00
Michigan Central, 5s, 1931,	22,000.00	22,000.00	26,840.00
Minn. & St. Louis, 4s, 1949,	100,000.00	100,000.00	97,000.00
" " 1st Consol., 5s, 1934,	25,000.00	25,000.00	29,000.00
" " So'west'n Ext., 7s, 1910,	35,000.00	35,000.00	40,250.00
" " Minn. & Duluth, 7s, 1907,	10,000.00	10,000.00	10,750.00
New York & Long Branch, 4s, 1941,	135,000.00	135,000.00	139,050.00
St. L. & Iron Mount., Gulf Div., 4s, 1933,	50,000.00	45,000.00	47,500.00
St. Paul, Minn. & Manitoba, 4½s, 1933,	165,000.00	165,000.00	181,500.00
" " " Consol., 6s, 1933,	10,000.00	10,000.00	13,300.00
" " " Dak. Ex., 6s, 1910,	194,000.00	194,000.00	215,340.00
St. Paul, Stillwater & Taylor Falls, 7s, 1908,	1,000.00	1,000.00	1,095.00
Western Pennsylvania, 4s, 1928,	25,000.00	25,000.00	26,000.00
Buffalo & Susquehanna, 4s, 1951,	50,000.00	49,000.00	49,500.00
Louisville & Nashville, unified 4s, 4s, 1940,	100,000.00	98,000.00	101,000.00
*Louisv'e & Nash., N., F. & Sheff'd, 6s, 1937,	15,000.00	15,000.00	17,250.00
Totals,	\$2,821,500.00	2,812,500.00	3,137,487.00
BANK STOCKS.			
564 shares Middletown Nat., Middletown, \$	42,800.00	42,800.00	60,348.00
185 " Middlesex Co. " "	18,500.00	18,500.00	16,850.00
200 " Central " "	15,000.00	15,000.00	16,000.00
150 " Hartford " Hartford,	15,000.00	15,000.00	20,250.00
200 " City Bank, " "	20,000.00	20,000.00	17,600.00
160 " Thames " Norwich,	16,000.00	16,000.00	26,400.00
9 " First " "	900.00	900.00	630.00
34 " Yale " New Haven,	3,400.00	3,400.00	4,539.00
16 " First " Portland,	1,600.00	1,600.00	1,696.00
137 " Home " Meriden,	13,700.00	13,700.00	17,810.00
50 " First " "	5,600.00	5,600.00	11,200.00
57 " Meriden " "	5,700.00	5,700.00	6,270.00
88 " National City, Danbury,	8,800.00	8,800.00	9,240.00
260 " Amer. Exch'ge " N. Y. City,	26,000.00	26,000.00	61,100.00
100 " Nassau Bank, " "	5,000.00	5,000.00	9,500.00
Totals,	\$ 197,500.00	197,500.00	279,233.00

* Sold since October 1st.

MIDDLETOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,712; total amount,	\$2,885,829.92
2	Number of depositors having \$1,000 and not over \$2,000,	1,150; total amount,	1,617,612.00
3	Number of depositors having over \$2,000 and not over \$10,000,	921; total amount,	3,647,842.00
4	Number of depositors having over \$10,000,	20; total amount,	215,507.00
5	Total number of depositors,	11,803; total deposits,	\$7,866,790.92
6	Largest amount due a single depositor,		13,775.00
7	Number of accounts opened during the past year, 1,117; number closed, 930; increase, 187.		
8	Amount deposited, including interest credited, during the past year,		1,209,811.89
9	Amount withdrawn during the past year,		916,322.00
10	Amount of increase,		293,489.89
11	Total of interest and profit and loss, and rent accounts per last report,	\$212,860.22	
12	Amount of income received during the past year,	877,892.85—	590,253.07
13	Total expenses, including salaries, during the year,	14,515.81	
14	State tax during the year,	16,332.76	
15	Town and city taxes and assessments paid,	2,700.06	
16	Net amount of premiums charged off,	13,345.69	
17	All other amounts charged off,	18,224.48	
18	*Dividends, 2 per cent. paid Nov., 1903; amount,	148,461.10	
	2 per cent. paid May, 1904; amount,	151,841.87	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	230,881.80—	590,253.07
21	Amount of past due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		600.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		13,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		11%
28	Net income from foreclosed real estate during the past year,		354.42
29	Date of annual meeting of Incorporators to elect Trustees or Directors. First Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, First Monday in June.		

OFFICERS.—President, George A. Coles; Treasurer, Henry H. Smith; Directors or Trustees, Charles A. Boardman, M. B. Copeland, Henry Ward, Samuel Russell, Henry Woodward, Edward Payne, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Charles Reynolds, Henry L. Mansfield, Lyman A. Mills, Albert R. Crittenden, Henry H. Smith, William H. Burrows, Eddie S. Davis, T. McDonough Russell, Heman C. Whitteley, Charles E. Lyman.

*Three per cent. per annum on excess of \$10,000.

MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$206,755.00	Whole amount of deposits, . . .	\$356,409 19
Loans on collateral security, . . .	1,800.00	Surplus account, . . .	18,600.02
Loans on personal security only, . . .	2,410.00	Interest account, less current expenses, and taxes paid, . . .	2,139 50
Town, city, and borough notes and orders, . . .	5,000.00	Profit and loss account, . . .	8,186.10
United States bonds, . . .	100.00		
Town, city, school district, and corporation bonds, . . .	66,600 00		
Railroad bonds, . . .	47,235.69		
Bank stocks in Connecticut, . . .	40,560.00		
Cash in banks, . . .	12,107.75		
Cash in vault, . . .	2,766.37		
Total Assets, . . .	\$385,834.81	Total Liabilities, . . .	\$385,334.81

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Four per cent. bond, 1907, \$	100.00	100.00	108.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Milford, 4 per cent. notes, \$	5,000.00	5,000.00	5,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Milford, 4s, 1905, \$	18,000.00	18,000.00	18,000 00
" " 4s, 1910,	27,600.00	27,600.00	27,600.00
City of Columbus, Ohio, 4s, 1905,	5,000 00	5,000.00	5,000.00
" " 4s, 1910,	10,000.00	10,000 00	10,000.00
" " 4½s, 1921,	3,000.00	3,000.00	3,000.00
Omaha, Neb., 4½s, 1934,	3,000.00	3,000.00	3,000.00
Totals, \$	66,600.00	66,600.00	66,600.00

MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York, Providence & Boston, 4s, 1942, \$	5,000.00	5,000.00	5,200.00
Chicago & Northwestern S. F., 6s, 1929,	7,000.00	7,000.00	7,840.00
Buffalo, New York & Erie, 7s, 1916,	5,000.00	5,000.00	6,000.00
Chicago, Burlington & Quincy Ex., 4s, 1905,	15,000.00	15,000.00	15,000.00
Minneapolis & St. Louis, 4s, 1949,	5,000.00	5,000.00	5,000.00
Newcastle & Shenango Valley, 6s, 1917,	5,000.00	5,000.00	6,000.00
Chicago, Rock Island & Pacific, 4s, 1988,	5,000.00	5,235.69	5,225.00
Totals, \$	47,000.00	47,235.69	50,265.00
BANK STOCKS.			
140 shares Merchants National, New Haven, \$	7,000.00	7,000.00	9,100.00
22 " National New Haven, "	2,200.00	2,200.00	4,290.00
30 " Yale National, "	3,000.00	3,000.00	3,900.00
21 " Second National, "	2,100.00	2,100.00	4,095.00
50 " National Tradesmen's, "	5,000.00	7,030.00	8,500.00
10 " Middlesex Co. Nat'l, Middletown,	1,000.00	1,000.00	1,000.00
9 " First " Meriden,	900.00	900.00	1,575.00
36 " Connecticut " Bridgeport,	3,600.00	5,450.00	5,760.00
51 " Nat'l Bk. of Commerce, New London,	5,100.00	5,100.00	7,140.00
8 " Mechanics, New Haven,	480.00	480.00	480.00
50 " Phoenix National, Hartford,	5,000.00	6,800.00	6,000.00
Totals, \$	35,380.00	40,560.00	51,840.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,146; total amount,	\$217,745.73
2	Number of depositors having \$1,000 and not over \$2,000, .	72; total amount,	95,369.02
3	Number of depositors having over \$2,000 and not over \$10,000,	17; total amount,	43,294.44
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,235; total deposits,	\$356,409.19
6	Largest amount due a single depositor,		3,909.77
7	Number of accounts opened during the past year, 197; number closed, 154; increase, 43.		
8	Amount deposited, including interest credited, during the past year,		113,159.72
9	Amount withdrawn during the past year,		86,232.83
10	Amount of increase,		26,927.89
11	Total of interest and profit and loss and rent accounts per last report,	\$9,122.56	
12	Amount of income received during the year,	18,430.72—	27,553.28

MILFORD SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

13	Total expenses, including salaries, during the year,	\$1,766.65	
14	State tax during the year,	558.58	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	1,780.14	
17	All other amounts charged off,	0	
18	*Dividends: 2 per cent. paid Jan. 1, 1904; amount,	6,106.16	
	2 per cent. paid July 1, 1904; amount,	6,160.17	
19	Net amount carried to surplus,	855.98	
20	Total of interest and profit and loss and rent accounts per this report,	10,325.60—	\$27,553.28
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	2,450.00	
23	Loans on real estate — are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	8,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	600.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,800.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday after July 16th, each year.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday after July 16th, each year.		

* Three per cent. per annum on excess of \$1,000.00.

OFFICERS.— President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, Wm. G. Mitchell, George M. Gunn, W. Cecil Durand, Sanford Hawkins, Henry C. Peck, George H. Tiernan, Richard R. Hepburn, Chas. Luke, Theodore Thompson, Dumond P. Merwin, James T. Higley, Harry M. Merwin, Edward G. Miles, James L. Miess, Frederick L. Tibbals.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$76,231.00	Whole amount of deposits, . . .	\$385,841.39
Loans on collateral security, . . .	8,325.00	Surplus account, . . .	12,000.00
Loans on personal security only, . . .	10,200.00	Interest account less current expenses, and taxes paid, . . .	5,204.54
Town, city, and borough notes and orders, . . .	21,800.00	Profit and loss account, . . .	6,735.20
Town, city, school district, and corporation bonds, . . .	49,000.00	Rent account, . . .	746.04
Railroad bonds, . . .	153,700.00		
Real estate by foreclosure, . . .	1,623.93		
Bank stocks in Connecticut, . . .	66,700.00		
Premium account, . . .	16,905.00		
Cash in banks, . . .	102,02.88		
Cash in vault, . . .	839.46		
Total Assets, . . .	\$410,527.27	Total Liabilities, . . .	\$410,527.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
East Haddam, Town, \$	16,800.00	16,800.00	16,800.00
Naugatuck, "	5,000.00	5,000.00	5,000.00
Totals, \$	21,800.00	21,800.00	21,800.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Naugatuck, Conn., 4s, 1907-12, \$	10,000.00	10,000.00	10,200.00
" Groton, " 4s, 1913,	5,000.00	5,000.00	5,150.00
" Hebron, " 3½s, 1909,	5,000.00	5,000.00	5,000.00
" New Haven, " 3½s, 1929,	6,000.00	6,000.00	6,000.00
" Hartford, " 8s, 1909,	1,000.00	1,000.00	1,000.00
City of Ansonia, " 4s, 1905-15,	5,000.00	5,000.00	5,100.00
" Norwalk, " 4s, 1907,	5,000.00	5,000.00	5,050.00
" Minneapolis, Minn., 4s, 1919,	5,000.00	5,000.00	5,800.00
" Duluth, " 4s, 1920,	5,000.00	5,000.00	5,100.00
" Pueblo, Col., 6s, 1906,	2,000.00	2,000.00	2,000.00
Totals, \$	49,000.00	49,000.00	49,900.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Ashland Coal & Iron,	4s,	1925,	\$	5,000.00	5,000 00	5,000.00
Atch., Top. & Santa Fé, Gen. m.,	4s,	1995,		3,500.00	3,500.00	3,605.00
" " " Adj.,	4s,	1995,		2,000.00	2,000 00	1,900 00
Buffalo & Susquehanna,	4s,	1951,		5,000.00	5,000.00	5,000.00
Burlington, Cedar R. & North'n,	5s,	1906,		200.00	200.00	200 00
Central of New Jersey,	5s,	1989,		10,000 00	10,000.00	13,300.00
Chic., Burlington & Quincy,	3½s,	1949,		15,000.00	15,000 00	14,100.00
Chicago & Eastern Illinois,	5s,	1937,		5,000.00	5,000.00	6,000.00
Chicago, Milwaukee & St. Paul:—						
Southern Minnesota,	6s,	1910,		3,000 00	3,000 00	3,330.00
Wisconsin Valley,	6s,	1920,		3,000 00	3,000.00	3,720.00
Chicago, Rock Isl'd & Pacific,	6s,	1917,		10,000.00	10,000.00	12,200.00
" " " "	4s,	1928,		10,000.00	10,000 00	10,500 00
Delaware & Hudson Canal,	7s,	1917,		5,000.00	5,000.00	6,650.00
Eastern R'y of Minnesota,	4s,	1928-1948		10,000 00	10,000.00	10,000.00
Illinois Central:—						
Springfield Division,	3½s,	1951,		5,000.00	5,000 00	4,600 00
Omaha " "	3s,	1951,		10,000.00	10,000.00	8,000.00
Minneapolis & St. Louis,	4s,	1949,		10,000.00	10,000 00	9,500.00
Morris & Essex,	7s,	1914,		10,000.00	10,000 00	13,000 00
New London Northern,	5s,	1910,		5,000.00	5,000.00	5,100 00
N. Y. Central & Hudson,	3½s,	1937,		10,000 00	10,000.00	10,000.00
Princeton & Northwestern,	3½s,	1926,		11,000 00	11,000.00	10,450 00
Rensselaer & Saratoga,	7s,	1921,		6,000.00	6,000.00	8,520.00
Totals,			\$	153,700.00	153,700.00	164,675 00
BANK STOCKS.						
40 shares Hartford	National,	Hartford,	\$	4,000 00	4,000.00	5,400.00
40 " Phoenix	"	"		4,000 00	4,000.00	4,600.00
30 " Aetna	"	"		3,000 00	3,000.00	6,000.00
20 " Charter Oak	"	"		2,000.00	2,000.00	2,400 00
40 " Farm. & Mech.	"	"		4,000.00	4,000 00	4,680.00
40 " First	"	"		4,000.00	4,000.00	5,600.00
70 " American	"	"		3,500.00	3,500 00	4,900.00
60 " National Exchange	"	"		3,000 00	3,000.00	3,720 00
10 " City,	"	"		1,000.00	1,000.00	870 00
40 " Middletown National,	Middletown,			3,000 00	3,000.00	4,000.00
40 " Central	"	"		3,000 00	3,000.00	3,000.00
20 " First	"	"		2,000 00	2,000 00	1,900.00
15 " Middlesex Co.	"	"		1,500.00	1,500.00	1,275 00
25 " Thames	"	Norwich,		2,500.00	2,500.00	3,875.00
20 " Uncas	"	"		2,000 00	2,000.00	2,000.00
15 " First	"	"		1,500 00	1,500 00	1,050 00
3 " Merchants	"	"		300.00	300 00	300 00
20 " Home	"	Meriden,		2,000 00	2,000.00	2,400 00
14 " Meriden	"	"		1,400.00	1,400.00	1,400 00
20 " City	"	Danbury,		2,000.00	2,000.00	2,100.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
6	shares	Danbury National,	Danbury,	\$	600.00	600.00	600.00
50	"	Waterbury	"		2,500.00	2,500.00	3,750.00
10	"	Citizens	"		1,000.00	1,000.00	1,300.00
10	"	Manufacturers	"		1,000.00	1,000.00	1,250.00
16	"	Yale	"	New Haven,	1,600.00	1,600.00	2,128.00
40	"	Deep River	"	Deep River,	4,000.00	4,000.00	4,240.00
22	"	Southington	"	Southington,	2,200.00	2,200.00	2,200.00
10	"	Mystic River	"	Mystic River,	500.00	500.00	550.00
26	"	First,	"	Portland,	2,600.00	2,600.00	2,704.00
10	"	Union Bank in New London,			1,000.00	1,000.00	1,000.00
Totals,					\$ 66,700.00	66,700.00	81,192.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	977 ; total amount,	\$162,627.72
2	Number of depositors having \$1,000 and not over \$2,000,	58 ; total amount,	77,872.12
3	Number of depositors having over \$2,000, and not over \$10,000,	35 ; total amount,	115,884.24
4	Number of depositors having over \$10,000,	2 ; total amount,	30,457.81
5	Total number of depositors,	1,067 ; total deposits,	\$385,841.89
6	Largest amount due a single depositor,		19,168.72
7	Number of accounts opened during the past year, 106 ; number closed, 100 ; increase, 6.		
8	Amount deposited, including interest credited, during the past year,		65,458.89
9	Amount withdrawn during the past year,		69,225.24
10	Amount of decrease,		3,766.85
11	Total of interest and profit and loss, and rent accounts per last report,	\$9,698.60	
12	Amount of income received during the year,	18,917.07—	28,610.67
13	Total expenses including salaries during the year,	1,270.08	
14	State tax during the year,	617.72	
15	Town and city taxes and assessments paid,	19.20	
16	Net amount of premiums charged off,	692.00	
17	All other amounts charged off,	0	
18	Dividends, 1½ per cent. paid Jan. 1, 1904 ; amount,	6,672.82	
	1½ per cent. paid July 1, 1904 ; amount,	6,658.52	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	12,685.88—	28,610.67
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0

MOODUS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$8,600.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year, all used in improvements.	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Thursday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Thursday in July.	

OFFICERS.— President, Charles E. Brownell; Vice-President, Albert E. Purple; Treasurer, Eugene W. Chaffee; Directors or Trustees, Charles E. Brownell, Albert E. Purple, and Eugene W. Chaffee (*ex officio*), William L. Fowler, Jr., Arthur W. Chaffee, Albert E. Olmsted, Thaddeus R. Spencer, Arthur J. Silliman.

THE NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1904,

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,348,265.00	Whole amount of deposits, . . .	\$2,908,720.41
Loans on collateral security, . . .	195,915.00	Surplus account, . . .	150,000.00
Loans to corporations, . . .	25,000.00	Interest account, less current expenses, and taxes paid, . . .	14,581.62
Town, city, and borough notes and orders, . . .	17,000.00	Profit and loss account, . . .	8,758.69
School district notes and orders, . . .	6,625.00		
State bonds, . . .	15,000.00		
Town, city, school district, and corporation bonds, . . .	535,045.00		
Railroad bonds, . . .	691,225.00		
Bank stocks in Connecticut, . . .	85,620.00		
Real estate by foreclosure, . . .	5,422.83		
Banking house, . . .	10,000.00		
Cash in banks, . . .	135,975.59		
Cash in vault, . . .	10,962.80		
Total Assets, . . .	\$3,082,055.72	Total Liabilities, . . .	\$3,082,055.72

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.				
State of Connecticut, . . .	8s, 1910,	\$ 5,000.00	5,000.00	5,075.00
" Massachusetts, . . .	8s, 1940,	5,000.00	5,000.00	4,787.00
" New York, . . .	8s, 1906,	5,000.00	5,000.00	5,012.00
Totals, . . .		\$ 15,000.00	15,000.00	14,874.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Orange, . . .		\$ 5,000.00	5,000.00	5,000.00
Borough of West Haven, . . .		12,000.00	12,000.00	12,000.00
New Haven Water Company, . . .		25,000.00	25,000.00	25,000.00
Totals, . . .		\$ 42,000.00	42,000.00	42,000.00
SCHOOL DISTRICT NOTES AND ORDERS.				
Northern School District of Orange, . . .		\$ 6,625.00	6,625.00	6,625.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN. — CONT'D.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
New Haven School Dist., 4s, 1909-1920, \$	19,000.00	19,000.00	19,570.00
Second No. Sch. Dist., H'd, 4s, 1904-1924,	10,000.00	10,000.00	10,100.00
Cen. School Dist., Wallingf'd, 4s, 1904-1914,	10,000.00	9,850.00	10,050.00
New Haven Town Bonds, 8½s, 1909-1939,	19,000.00	18,465.00	19,000.00
Norwalk " 8½s, 1918,	5,000.00	5,000.00	5,000.00
Lyme " 4s, 1918,	5,000.00	5,000.00	5,275.00
Glastonbury " 4s, 1908,	6,000.00	6,000.00	6,068.00
Norfolk " 4s, 1909,	6,000.00	6,000.00	6,120.00
Killingly " 8½s, 1920,	5,000.00	5,000.00	5,000.00
New Caanan " 8½s, 1929,	10,000.00	10,000.00	10,000.00
Stratford " 4s, 1918,	5,000.00	5,000.00	5,250.00
Portland " 8½s, 1919,	10,000.00	10,000.00	10,000.00
Essex " 8½s, 1928,	10,000.00	10,000.00	10,300.00
Fairfield " 8½s, 1916,	10,000.00	10,000.00	10,000.00
Naugatuck " 4s, 1912,	15,000.00	15,000.00	15,487.00
Wallingford Borough Bonds, 8½s, 1919-1925,	10,000.00	10,000.00	10,000.00
Bridgeport City Bonds, 8½s, 1917,	6,000.00	6,000.00	6,000.00
New London " 8½s, 1919,	6,500.00	6,500.00	6,500.00
New Britain " 4s, 1918,	5,000.00	5,000.00	5,175.00
Middletown " 8½s, 1915,	5,000.00	5,000.00	5,075.00
Waterbury " 4s, 1910,	6,000.00	6,000.00	6,150.00
Boston, Mass., " 4s, 1917,	5,000.00	5,000.00	5,312.00
Providence, R. I., " 4s, 1911,	5,000.00	5,000.00	5,175.00
Pawtucket, " 4s, 1937,	5,000.00	5,000.00	5,375.00
Woonsocket, " 4s, 1937,	6,000.00	6,000.00	6,360.00
Newark, N. J., " 4s, 1923,	6,000.00	6,000.00	6,510.00
Paterson, " 5s, 1918,	5,000.00	5,000.00	5,600.00
Paterson, " 4s, 1939,	10,000.00	10,000.00	10,450.00
Paterson, " 4½s, 1904,	5,000.00	5,000.00	5,000.00
Trenton, " 4s, 1907,	6,000.00	6,000.00	6,060.00
Wilmington, Del., " 4s, 1924,	6,000.00	6,000.00	6,165.00
Pittsburg, Pa., " 8½s, 1930,	5,000.00	5,000.00	5,000.00
Cincinnati, Ohio, " 7s, 1908,	7,000.00	7,000.00	7,945.00
Columbus, " 4s, 1905-1908,	14,000.00	13,880.00	14,100.00
" " 4s, 1910,	20,000.00	19,600.00	20,300.00
" " 4s, 1913-1933,	5,000.00	5,000.00	5,100.00
Toledo, " 8½s, 1930,	10,000.00	10,000.00	9,700.00
" " 4s, 1943,	5,000.00	5,000.00	5,250.00
Hamilton, " 5s, 1907,	5,000.00	5,000.00	5,150.00
Muskegon, Mich., " 4s, 1934,	11,000.00	11,000.00	11,550.00
Louisville, Ky., " 4s, 1923-1930,	5,000.00	5,000.00	5,350.00
" " 4s, 1928,	10,000.00	10,000.00	10,750.00
" " 4s, 1930,	41,000.00	41,000.00	44,485.00
Chicago, Ill., " 4s, 1921,	15,000.00	15,000.00	15,675.00
Minneapolis, Minn., " 4s, 1919,	5,000.00	5,000.00	5,325.00
Dubuque, Iowa, " 4s, 1917,	5,000.00	5,000.00	5,250.00
Clinton, " 5s, 1912-1916,	5,000.00	5,000.00	5,375.00
Sioux City, " 4½s, 1906-1915,	5,000.00	5,000.00	5,050.00
Kansas City, Mo., " 4½s, 1915,	5,000.00	5,000.00	5,400.00
" Kan., " 4½s, 1905-1906,	5,000.00	5,000.00	5,050.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.— CONT'D.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.			
Kansas City, Kan., City B'nds, 4½s, 1909-1914, \$	7,000.00	7,000.00	7,175.00
" " " " 4½s, 1919,	10,000.00	10,000.00	10,675.00
Omaha, Neb., " 5s, 1905,	10,000.00	10,000.00	10,025.00
" " " " 4½s, 1907,	8,000.00	8,000.00	8,120.00
" " " " 4s, 1918,	15,000.00	15,000.00	15,150.00
" " " " 4½s, 1984,	5,000.00	5,000.00	5,525.00
South Omaha, Neb., " 5s, 1921,	5,000.00	5,000.00	5,612.00
Lincoln, " 4s, 1910-1920,	6,000.00	6,000.00	6,090.00
Colorado Sp'gs, Col., " 4s, 1911-1916,	10,000.00	10,000.00	10,000.00
" " " " 4s, 1912-1917,	10,000.00	10,000.00	10,000.00
" " " " 4s, 1913-1918,	20,000.00	19,800.00	20,000.00
Pueblo, " " 5s, 1918,	5,000.00	5,000.00	5,475.00
Totals.	\$ 536,500.00	535,045.00	553,774.00
RAILROAD BONDS.			
New London Northern, 4s, 1910, \$	12,000.00	12,000.00	12,240.00
Providence & Worcester, 4s, 1947,	8,000.00	8,000.00	8,560.00
Conn. & Pa's'npaic (Bos. & Me.), 4s, 1943,	7,000.00	7,000.00	7,700.00
Maine Central R. R., 4s, 1912,	5,000.00	5,000.00	5,100.00
Maine Cent. (D. & N. R. R.), 4s, 1917,	5,000.00	5,000.00	5,100.00
N. Y. Central & Hudson River, 3½s, 1947,	10,000.00	10,000.00	10,000.00
U. & B. R. R. (N. Y. C. & H. R.), 4s, 1923,	6,000.00	6,000.00	6,360.00
Beech Creek " " 4s, 1936,	10,000.00	10,000.00	10,700.00
Genesee & Wyoming R. R., 5s, 1929,	10,000.00	10,000.00	11,000.00
Buffalo & Susquehanna R. R. 4s, 1951,	25,000.00	24,400.00	25,000.00
River Front R. R. (Penn. R. R.) 4½s, 1912,	5,000.00	5,000.00	5,150.00
Ashland Coal & Iron R. R. 4s, 1905-1925,	10,000.00	10,000.00	10,100.00
Sunb'y & Lewiston (Penn. R. R.) 4s, 1936,	5,000.00	5,000.00	5,075.00
Potomac Valley R. R. 5s, 1941,	5,000.00	5,000.00	5,900.00
Erie & Pittsburg (Penn. R. R.), 3½s, 1940,	45,000.00	45,000.00	45,000.00
Michigan Central:—			
Grand River Valley, 6s, 1909,	5,000.00	5,000.00	5,600.00
Michigan Air Line, 4s, 1940,	25,000.00	25,000.00	26,250.00
Louisville & Nashville R. R., 5s, 1937,	5,000.00	5,000.00	5,800.00
Louisville & Nashville R. R., 4s, 1940,	5,000.00	5,000.00	5,050.00
Illinois Central, main line, 4s, 1951,	6,000.00	6,000.00	6,840.00
Springfield Division, 3½s, 1951,	17,000.00	16,790.00	16,150.00
Western Lines, 4s, 1951,	5,000.00	5,000.00	5,350.00
Chi. St. Louis & N. O., 3½s, 1951,	5,000.00	5,000.00	4,950.00
Louisville Division, 3½s, 1953,	20,000.00	20,000.00	19,200.00
Omaha " 3s, 1951,	10,000.00	9,050.00	8,500.00
Litchfield " 3s, 1951,	10,000.00	9,100.00	8,500.00
Chicago & Alton R. R., 3s, 1949,	30,000.00	26,780.00	25,500.00
Term. R. R. Ass'n of St. Louis, 4½s, 1939,	6,000.00	6,000.00	6,720.00
Chicago & Eastern Illinois, 5s, 1937,	5,000.00	5,000.00	6,000.00
Bur., Cedar Rapids & Northern, 5s, 1906,	26,000.00	26,000.00	26,650.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN. — CONT'D.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Minneapolis & St. Louis, 4s, 1949,	\$ 65,000.00	64,830.00	64,700.00
Eastern R.R. of Minn. (G. N.), 5s, 1908,	15,000.00	15,000.00	15,750.00
" " " " 4s, 1928-1948,	10,000.00	10,000.00	10,100.00
St. Paul, Minn. & Manitoba:—			
Consols, 4½s, 1933,	5,000.00	5,000.00	5,500.00
Montana Extension, 4s, 1937,	45,000.00	45,000.00	46,800.00
Dakota Extension, 6s, 1910,	5,000.00	5,000.00	5,600.00
Chicago & Northwestern:—			
Menominee Extension, 7s, 1911,	11,000.00	11,000.00	13,200.00
Chicago & Tomah, 6s, 1905,	5,000.00	5,000.00	5,150.00
Chi., Mil. & St. Paul, gen.mtg., 4s, 1939,	10,000.00	10,000.00	11,000.00
General Mortgage, 8½s, 1939,	20,000.00	20,000.00	20,000.00
South. Minnesota Division, 6s, 1910,	8,000.00	8,000.00	8,960.00
Mineral Point, 5s, 1910,	15,000.00	15,000.00	15,900.00
Dakota & Great Southern, 5s, 1916,	5,000.00	5,000.00	5,600.00
Hastings & Dakota, 5s, 1910,	5,000.00	5,000.00	5,350.00
Chi. Rock Island & Pacific, 4s, 1938,	50,000.00	50,000.00	53,000.00
Chicago, Burlington & Quincy:—			
Iowa Division, 4s, 1919,	19,000.00	19,000.00	19,570.00
Nebraska Extension, 4s, 1927,	10,000.00	10,000.00	10,600.00
Illinois Division, 8½s, 1929-1949,	15,000.00	15,000.00	14,250.00
St. Louis, Iron Mt. & Southern, 4s, 1933,	15,000.00	13,775.00	14,250.00
New Haven Street R. R.:—			
Edgewood Avenue, 5s, 1914,	11,000.00	11,000.00	11,880.00
State Street, 5s, 1913,	6,500.00	6,500.00	7,003.00
Totals,	\$ 698,500.00	691,325.00	713,208.00
BANK STOCKS.			
176 shares Yale National, New Haven,	\$ 17,600.00	17,600.00	23,760.00
270 " Merchants " "	13,500.00	13,500.00	17,550.00
84 " Second " "	3,400.00	3,400.00	6,664.00
1152 " County " "	11,520.00	11,520.00	18,432.00
82 " Tradesmen " "	3,200.00	3,200.00	5,600.00
25 " Mechanics " "	1,500.00	1,500.00	1,625.00
30 " First National, Middletown,	3,000.00	3,000.00	3,000.00
50 " Middlesex Co. Nat., "	5,000.00	5,000.00	4,500.00
14 " Phoenix " Hartford,	1,400.00	1,400.00	1,680.00
40 " City Bank, "	4,000.00	4,000.00	8,600.00
48 " First National, Meriden,	4,800.00	4,800.00	8,640.00
13 " Home, "	1,800.00	1,800.00	1,690.00
14 " Southington " Southington,	1,400.00	1,400.00	1,470.00
81 " Clinton " Clinton,	3,100.00	3,100.00	3,585.00
45 " National Bank of Norwalk,	4,500.00	4,500.00	4,950.00
10 " Fairfield County National,	1,000.00	1,000.00	1,000.00
14 " First National, Portland,	1,400.00	1,400.00	1,470.00
40 " Union Bank, New London,	4,000.00	4,000.00	4,400.00
Totals,	\$ 85,620.00	85,620.00	113,596.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,764; total amount,	\$1,168,757.53
2	Number of depositors having \$1,000 and not over \$2,000,	781; total amount,	980,600.86
3	Number of depositors having over \$2,000 and not over \$10,000,	250; total amount,	721,681.52
4	Number of depositors having over \$10,000,	1; total amount,	37,681.00
5	Total number of depositors,	5,796; total deposits,	\$2,908,720.41
6	Largest amount due a single depositor,		37,681.00
7	Number of accounts opened during the past year, 1,840; number closed, 901; increase, 489.		
8	Amount deposited, including interest credited, during the past year,		894,852.28
9	Amount withdrawn during the past year,		725,456.22
10	Amount of increase,		169,396.06
11	Total of interest and profit and loss, and rent accounts per last report,	\$34,854.51	
12	Amount of income received during the year,	181,397.62—	165,752.13
13	Total expenses, including salaries, during the year,	9,482.88	
14	State tax during the year,	5,844.84	
15	Town and city taxes and assessments paid,	648.19	
16	Net amount of premiums charged off,	6,565.14	
17	All other amounts charged off,	8,917.00	
18	*Dividends, 1½ per cent. paid Jan. 1, 1904; amount,	44,993.77	
	1½ per cent. paid July 1, 1904; amount,	45,965.00	
19	Net amount carried to surplus,	25,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	28,835.81—	165,752.13
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		2,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		80,550.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		25,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		25,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, about		2%
28	Net income from foreclosed real estate during the past year,		662.23
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after the first Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after the first Tuesday in July.		

OFFICERS.—President, Fred'k W. J. Sizer; Treasurer, Julius Twiss. Directors or Trustees, Fred'k W. J. Sizer, James D. Dewell, Julius Twiss, Francis E. Spencer, George D. Watrous, Fred'k C. Earle, John B. Carrington, Theodore J. Ackerman, Charles F. Root, Pierce N. Welch, Max Adler, William T. Fields, John T. Manson, S. Fred Strong.

* 3 per cent. per annum on excess of \$2,000.00.

NAUGATUCK SAVINGS BANK.

ADELBERT C. TUTTLE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$675,689.49	Whole amount of deposits, \$1,420,484.59	
Loans on collateral security, . . .	87,960.00	Surplus account, . . .	45,000.00
Loans on personal security only, . . .	55,000.00	Interest account, less current expenses, and taxes paid, . .	13,766.79
Town, city, and borough notes and orders, . . .	48,000.00	Profit and loss account, . .	541.15
School district notes and orders, . . .	17,200.00		
Town, city, school district, and corporation bonds, . .	92,000.00		
Railroad bonds, . . .	377,000.00		
Railroad stocks, . . .	28,000.00		
Bank stocks in Connecticut, . .	82,000.00		
Bank stocks in other states, . .	5,000.00		
Real estate by foreclosure, . .	8,854.89		
Insurance and taxes advanced on real estate mortgaged, . .	5.81		
Premium account, . . .	86,816.58		
Cash in banks, . . .	20,774.93		
Cash in vault, . . .	940.83		
Total Assets, . . .	\$1,479,742.53	Total Liabilities, . . .	\$1,479,742.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Naugatuck,	\$ 38,000.00	38,000.00	38,000.00
Town of East Hartford,	5,000.00	5,000.00	5,000.00
Totals,	\$ 43,000.00	43,000.00	43,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union City School District,	\$ 17,200.00	17,200.00	17,200.00
RAILROAD STOCKS.			
280 shares N. Y., N. H. & Hartford R. R., . .	\$ 28,000.00	28,000.00	53,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Columbus, Ohio,	5s, 1911, \$ 10,000.00	10,000.00	10,600.00
" Omaha, Neb.,	4s, 1905, 4,000.00	4,000.00	4,000.00
" "	4½s, 1934, 10,000.00	10,000.00	10,900.00
" Duluth, Minn.,	4s, 1920, 10,000.00	10,000.00	10,400.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Borough of Naugatuck, Conn., 4s, 1905-6, \$	10,000.00	10,000.00	10,000.00
Town of " 4s, 1912,	28,000.00	28,000.00	28,000.00
" " " 4s, 1915,	10,000.00	10,000.00	10,500.00
" East Hartford, " 4s, 1924,	10,000.00	10,000.00	10,600.00
Totals, \$	92,000.00	92,000.00	95,000.00
RAILROAD BONDS.			
Illinois Central :—			
Chic. St. L. & N. O. Div., 3½s, 1951, \$	25,000.00	25,000.00	24,500.00
Springfield " 3½s, 1951,	10,000.00	10,000.00	10,000.00
Louisville " 3½s, 1953,	10,000.00	10,000.00	9,800.00
Chicago & Northwestern :—			
Madison Extension, 7s, 1911,	5,000.00	5,000.00	6,000.00
Sioux City & Pacific Div., 3½s, 1936,	25,000.00	25,000.00	24,500.00
Baltimore & Ohio (Cen. O. Div.), 4½s, 1930,	17,000.00	17,000.00	18,580.00
Evansville & Terre Haute, 6s, 1921,	5,000.00	5,000.00	6,000.00
New York Central :—			
Beech Creek Division, 4s, 1936,	25,000.00	25,000.00	26,750.00
Utica & Black River Div., 4s, 1922,	10,000.00	10,000.00	10,400.00
Penn. (Erie & Pittsburg Division), 3½s, 1940,	10,000.00	10,000.00	10,000.00
Cleveland & Pittsburg " 3½s, 1942,	20,000.00	20,000.00	20,000.00
St. Paul, M. & M., 4½s, 1933,	30,000.00	30,000.00	33,000.00
" " " 4s, 1937,	20,000.00	20,000.00	20,500.00
Central of New Jersey :—			
Long Branch Division, 4s, 1941,	10,000.00	10,000.00	10,900.00
N. Y., N. H. & Hartford, 3½s, 1947,	15,000.00	15,000.00	15,000.00
Chic., Mil. & St. Paul, 3½s, 1939,	20,000.00	20,000.00	20,000.00
Chicago, Burl. & Quincy :—			
Illinois Division, 3½s, 1949,	15,000.00	15,000.00	14,400.00
Chic., St. Paul, M. & O., 6s, 1930,	5,000.00	5,000.00	6,500.00
Philadelphia & Reading :—			
P. H. & P. Division, 5s, 1925,	5,000.00	5,000.00	5,750.00
Ashland, Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,500.00
Chicago, R. I. & Pacific, 4s, 1938,	40,000.00	40,000.00	41,800.00
Delaware & Chesapeake, 4s, 1912,	10,000.00	10,000.00	10,200.00
Minn. & St. Louis, 4s, 1949,	10,000.00	10,000.00	10,000.00
Burlington, Cedar R. & No., 5s, 1934,	20,000.00	20,000.00	24,000.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	5,000.00	5,000.00
Totals, \$	377,000.00	377,000.00	394,080.00
BANK STOCKS.			
20 shares Hartford National, Hartford, \$	2,000.00	2,000.00	2,700.00
40 " American " " "	2,000.00	2,000.00	2,800.00
15 " Aetna " " "	1,500.00	1,500.00	3,000.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
9 shares	Phoenix	National,	Hartford,	\$ 900.00	900.00	1,080.00
7 "	Charter Oak	"	"	700.00	700.00	840.00
40 "	Exchange	"	"	2,000.00	2,000.00	2,500.00
40 "	New Britain	"	New Britain,	4,000.00	4,000.00	6,400.00
65 "	Mechanics	"	"	6,500.00	6,500.00	13,000.00
18 "	Danbury	"	Danbury,	1,800.00	1,800.00	1,885.00
80 "	City	"	Bridgeport,	8,000.00	8,000.00	4,800.00
120 "	Pequonnock	"	"	12,000.00	12,000.00	18,000.00
80 "	Bridgeport	"	"	4,000.00	4,000.00	7,600.00
100 "	Waterbury	"	Waterbury,	5,000.00	5,000.00	8,000.00
50 "	Fourth	"	"	5,000.00	5,000.00	7,000.00
80 "	Deep River	"	Deep River,	8,000.00	8,000.00	8,800.00
50 "	Thomaston	"	Thomaston,	5,000.00	5,000.00	5,500.00
15 "	First	"	Litchfield,	1,500.00	1,500.00	1,500.00
10 "	City	"	So. Norwalk,	1,000.00	1,000.00	2,000.00
40 "	Home	"	Meriden,	4,000.00	4,000.00	5,200.00
17 "	Meriden	"	"	1,700.00	1,700.00	1,870.00
20 "	First	"	Stonington,	2,000.00	2,000.00	2,500.00
10 "	Thames	"	Norwalk,	1,000.00	1,000.00	1,700.00
9 "	City	"	New London,	900.00	900.00	1,805.00
50 "	Valley	"	Seymour,	5,000.00	5,000.00	5,000.00
70 "	Nat. of New England,	East Haddam,		7,000.00	7,000.00	9,800.00
50 "	First National,	New York,		5,000.00	5,000.00	80,000.00
Totals,				\$ 87,000.00	87,000.00	148,760.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,932 ; total amount,	\$748,167.91
2	Number of depositors having \$1,000 and not over \$2,000,	282 ; total amount,	880,870.03
8	Number of depositors having over \$2,000 and not over \$10,000,	99 ; total amount,	291,396.65
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	4,813 ; total deposits,	\$1,420,434.59
6	Largest amount due a single depositor,		6,252.64
7	Number of accounts opened during the past year, 706 ; number closed, 525 ; increase, 181.		
8	Amount deposited, including interest credited, during the past year,		398,877.88
9	Amount withdrawn during the past year,		348,794.18
10	Amount of increase,		49,583.70

NAUGATUCK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$12,126.61	
12	Amount of income received during the year,	74,686.11—	\$86,762.72
13	Total expenses, including salaries, during the year,	8,912.91	
14	State tax during the year,	2,941.56	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	17,000.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	26,295.56	
	1½ per cent. paid July 1, 1904; amount,	20,804.75	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	14,807.94—	86,762.72
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		8,707.88
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		20,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2½
28	Net income from foreclosed real estate during the past year,		818.55
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.— President, William Ward; Treasurer, Adelbert C. Tuttle; Directors or Trustees, Dwight P. Mills, William T. Rodenback, Frederick F. Schoffed, Thomas M. Bull, Adelbert C. Tuttle.

NEW CANAAN SAVINGS BANK.

G. F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$60,829.00	Whole amount of deposits, \$190,360.42	
Loans on collateral security, . . .	1,400.00	Surplus account, . . .	8,525.00
Loans on personal security only, . . .	2,500.00	Interest account, less current expenses, and taxes paid, . . .	5,994.61
Town, city, and borough notes and orders, . . .	4,000.00	Profit and loss account, . . .	4,443.81
Railroad bonds, . . .	86,100.00	Rent account, . . .	197.85
Bank stocks in Connecticut, . . .	20,000.00		
Real estate by foreclosure, . . .	9,587.84		
Premium account, . . .	1,432.75		
Cash in banks, . . .	8,516.26		
Cash in vault, . . .	5.84		
Total Assets, . . .	\$189,820.69	Total Liabilities, . . .	\$189,820.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town New Canaan, \$	4,000.00	4,000.00	4,000.00
RAILROAD BONDS.			
Tuscarora Valley, 5s, 1917, \$	7,000.00	7,000.00	7,700.00
Minneapolis & St. Louis, 5s, 1984,	8,000.00	8,000.00	9,400.00
Burlington, Cedar Rapids & North'n, 5s, 1906,	100.00	100.00	100.00
St. Paul, Minn. & Manitoba, 4½s, 1933,	5,000.00	5,000.00	5,550.00
Buffalo & Susquehanna, 4s, 1951,	8,000.00	8,000.00	7,920.00
St. Louis, Iron Mountain & South'n, 4s, 1933,	4,000.00	4,000.00	3,800.00
Minneapolis & St. Louis, 4s, 1949,	4,000.00	4,000.00	3,720.00
Totals, \$	36,100.00	36,100.00	38,190.00
BANK STOCKS.			
200 shares First National, New Canaan, \$	20,000.00	20,000.00	20,000.00

NEW CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	600; total amount,	\$78,975.11
2	Number of depositors having \$1,000 and not over \$2,000,	21; total amount,	26,821.55
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	14,563.76
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	627; total deposits,	\$120,360.42
6	Largest amount due a single depositor,		3,126.68
7	Number of accounts opened during the past year, 134; number closed, 51; increase, 83.		
8	Amount deposited, including interest credited, during the past year,		45,145.20
9	Amount withdrawn during the past year,		23,885.78
10	Amount of increase,		22,259.47
11	Total of interest and profit and loss, and rent accounts per last report,	\$10,300.01	
12	Amount of income received during the year,	6,180.72—	16,480.73
13	Total expenses, including salaries, during the year,	632.65	
14	State tax during the year,	0	
15	Town and city taxes and assessments paid,	97.20	
16	Net amount of premiums charged off,	500.00	
17	All other amounts charged off,	105.52	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	1,866.35	
	2 per cent. paid July 1, 1904; amount,	2,098.74	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss and rent accounts per this report,	10,635.27—	16,480.73
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		14%
28	Net income from foreclosed real estate during the past year,		187.80
29	Date of annual meeting of Incorporators to elect Trustees or Directors: June.		
30	Date of annual meeting to elect President, Treasurer, and other officers: June.		

OFFICERS.—President, F. E. Weed; Treasurer, G. F. Lockwood; Directors or Trustees, F. E. Weed, B. P. Mead, L. B. Sutton, Edwin Hoyt, C. W. Hodges, F. E. Green, G. F. Lockwood.

THE NEW HARTFORD SAVINGS BANK.

CLARENCE E. JONES, Treasurer.

INCORPORATED, 1899

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$18,585.00	Whole amount of deposits, . . .	\$49,430.80
Loans on personal security only, . . .	5,367.73	Surplus account, . . .	175.00
Railroad bonds, . . .	13,821.50	Interest account, less current expenses, and taxes paid, . . .	404.58
Bank stocks in Connecticut, . . .	3,100.00		
Premium account, . . .	1,542.00		
Furniture and fixtures account, . . .	65.91		
Cash in banks, . . .	7,166.71		
Cash in vault, . . .	\$81.54		
Total Assets, . . .	\$50,010.88	Total Liabilities, . . .	\$50,010.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York & New England, 6s, 1905, \$	2,000.00	2,000.00	2,020.00
Potomac Valley, 5s, 1941, . . .	3,000.00	3,000.00	3,570.00
Minn. and St. Louis, 4s, 1949, . . .	4,000.00	3,926.00	3,920.00
Buffalo & Susquehanna, 4s, 1951, . . .	5,000.00	4,895.50	5,000.00
Totals, \$	14,000.00	13,821.50	14,510.00
BANK STOCKS.			
10 shares Merchants National, New Haven, \$	500.00	500.00	650.00
5 " Phoenix " Hartford, . . .	500.00	500.00	625.00
16 " Hartford " Hartford, . . .	1,600.00	1,600.00	2,240.00
5 " Yale " New Haven, . . .	500.00	500.00	700.00
Totals, \$	3,100.00	3,100.00	4,215.00

MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000, . . .	285; total amount, . . .	\$35,430.59
2 Number of depositors having \$1,000 and not over \$2,000, . . .	9; total amount, . . .	11,523.66
3 Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount, . . .	2,426.55
4 Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5 Total number of depositors, . . .	275; total deposits, . . .	\$49,430.80

THE NEW HARTFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,		\$2,426.55
7	Number of accounts opened during the past year, 81; number closed, 82; increase, 29.		
8	Amount deposited, including interest credited, during the past year,		29,124.51
9	Amount withdrawn during the past year,		17,595.58
10	Amount of increase,		11,528.98
11	Total of interest and profit and loss, and rent accounts per last report,	\$252.28	
12	Amount of income received during the year,	2,142.45—	2,894.78
13	Total expenses including salaries during the year,	469.40	
14	State tax during the year,	0	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	55.00	
17	All other amounts charged off,	0	
18	*Dividends, 2 per cent. paid Jan. 1, 1904; amount,	688.19	
	2 per cent. paid July 1, 1904; amount,	752.56	
19	Net amount carried to surplus,	25.00	
20	Total of interest and profit and loss and rent accounts per this report,	404.58—	2,894.78
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.		

OFFICERS.—President, George W. Bancroft; Treasurer, Clarence E. Jones; Directors or Trustees, George W. Bancroft, Frank M. Chapin, Frederick B. Jones, Wilfred D. Youngs, Frederick A. Jewell, Frank P. Marble, Remi Cadoret, Wilbur E. Drake, Edward E. Kellogg, Edwin R. Carter, Henry T. Smith.

* 3 per cent. per annum on excess of \$2,000.

THE NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,126,085.00	Whole amount of deposits, \$12,810,889.46	
Loans on collateral sec'y, . .	1,324,848.00	Surplus account, . . .	550,000.00
Loans on personal security only, . . .	385,900.00	Interest account, less current expenses, and taxes paid, . . .	148,517.49
Town, city, and borough notes and orders, . . .	92,000.00	Profit and loss account, . .	117,987.51
School district notes and orders, . . .	500.00		
Town, city, school district, and corporation bonds, . .	4,252,839.00		
Railroad bonds, . . .	4,734,705.00		
Railroad stocks, . . .	51,241.25		
Bank stocks in Connecticut, .	104,600.00		
Real estate by foreclosure, .	8,539.59		
Banking house, . . .	75,000.00		
Cash in banks, . . .	408,758.93		
Cash in vaults, . . .	112,427.69		
Total Assets, . . .	\$18,627,394.46	Total Liabilities, . . .	\$18,627,394.46

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Milford, Conn., \$	20,000.00	20,000.00	20,000.00
“ North Branford, “ . . .	2,000.00	2,000.00	2,000.00
“ Madison, “ . . .	5,000.00	5,000.00	5,000.00
“ Orange, “ . . .	50,000.00	50,000.00	50,000.00
City of New Haven, “ . . .	15,000.00	15,000.00	15,000.00
Totals, \$	92,000.00	92,000.00	92,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union School District of East Haven, \$	500.00	500.00	500.00
RAILROAD STOCKS.			
260 shares N. Y., N. H. & H., 8% stock, \$	26,000.00	51,241.25	49,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Danbury, Conn., Town, 3½s, 1932, \$	25,000.00	25,000.00	25,000.00
East Hartford, “ “ 4s, 1904-24, \$	15,000.00	15,000.00	15,000.00

THE NEW HAVEN SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.— CONTINUED.							
Fairfield,	Conn., Town,	8½s,	1916,	\$	9,000.00	9,000.00	9,000.00
Killingly,	" "	8½s,	1920,		35,000.00	35,000.00	35,000.00
Middletown,	" "	8½s,	1909,		90,000.00	90,000.00	90,000.00
Milford,	" "	4s,	1915,		14,900.00	14,900.00	14,900.00
New Britain,	" "	4s,	1905-08,		49,000.00	49,000.00	49,000.00
New Haven,	" "	8½s,	1909-89,		171,000.00	170,935.00	171,000.00
Orange,	" "	4s,	1916,		50,000.00	50,000.00	51,000.00
Saybrook,	" "	8½s,	Opp.,		20,000.00	20,000.00	20,000.00
Seymour,	" "	4½s,	1903,		20,000.00	20,000.00	20,000.00
Wallingford,	" "	4s,	1927,		14,000.00	14,000.00	14,400.00
	Central School,	8½s,	1905-19,		26,000.00	26,000.00	26,000.00
Ansonia,	Conn., City,	4s,	Opp.,		1,000.00	1,000.00	1,000.00
Derby,	" "	4s,	1914,		25,000.00	25,000.00	25,500.00
Hartford,	" "	4s,	Opp.,		35,000.00	35,000.00	35,000.00
New Haven,	" School,	4s,	1909-29,		226,000.00	226,000.00	228,200.00
"	County,	8½s,	1904,		5,000.00	5,000.00	5,100.00
Norwalk,	Conn., City,	8½s,	1919-29,		25,000.00	25,000.00	25,000.00
So. Norwalk,	" "	4s,	1911-28,		72,500.00	72,500.00	73,200.00
Waterbury,	" "	4s,	1910,		6,000.00	6,000.00	6,000.00
Colorado Springs,	Col., "	4½s,	1907-12,		15,000.00	15,000.00	15,300.00
"	" "	4s,	1909-14,		26,000.00	26,000.00	26,000.00
Pueblo,	" "	4½s,	1914,		25,000.00	25,000.00	26,250.00
Chicago,	Ill., "	4s,	1915-21,		200,000.00	200,000.00	204,000.00
"	" "	8½s,	1919,		50,000.00	50,000.00	50,000.00
Lake View,	" "	4s,	1908,		20,000.00	20,000.00	20,000.00
Fort Wayne,	Ind., "	4½s,	1913,		50,000.00	50,000.00	52,500.00
New Albany,	" "	5s,	1915,		100,000.00	100,000.00	110,000.00
South Bend,	" "	6s,	1904-05,		5,000.00	5,000.00	5,000.00
"	" "	4s,	1916,		25,000.00	25,000.00	25,500.00
Davenport,	Iowa, "	4½s,	1909,		100,000.00	100,000.00	103,000.00
Dubuque,	" "	4s,	1917,		25,000.00	25,000.00	25,500.00
Jackson,	Mich., "	5s,	1907,		20,000.00	20,000.00	20,600.00
Duluth,	Minn., "	5s,	1907-23,		76,000.00	76,000.00	78,300.00
Minneapolis,	" "	4½s,	1921,		50,000.00	50,000.00	54,500.00
"	" "	4s,	1919,		50,000.00	50,000.00	52,500.00
St. Paul,	" "	5s,	1913-15,		95,000.00	95,000.00	103,500.00
"	" "	4½s,	1918-19,		30,000.00	30,000.00	32,400.00
Augusta,	Maine,	4s,	1916,		10,000.00	10,000.00	10,600.00
Bangor,	" "	6s,	1905,		5,000.00	5,000.00	5,000.00
Bath,	" "	4½s,	1907,		85,000.00	85,000.00	86,700.00
"	" "	4s,	1911,		5,000.00	4,975.00	5,000.00
Portland,	" "	6s,	1907,		70,000.00	70,000.00	73,500.00
Kansas City,	Mo., "	4½s,	1915,		50,000.00	50,000.00	53,000.00
"	" "	4s,	1910,		25,000.00	24,904.00	25,000.00
St. Louis,	" "	6s,	1905-06,		42,000.00	42,000.00	42,000.00
"	" "	4s,	1908-12,		183,000.00	183,000.00	185,000.00
Omaha,	Neb., "	5s,	1909-11,		4,000.00	4,000.00	4,000.00
"	" "	4½s,	1934,		56,000.00	56,000.00	61,000.00
"	" "	4s,	1918-38,		140,000.00	140,000.00	142,500.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Atlantic City, N. J., City, 4s, 1980, \$	75,000.00	75,000.00	76,500.00
Camden, " " 4½s, 1922-28,	100,000.00	100,000.00	109,000.00
Hoboken, " " 4s, 1918,	50,000.00	50,000.00	51,000.00
Paterson, " " 5s, 1905-08,	45,000.00	45,000.00	46,800.00
" " " 4½s, 1910,	37,000.00	37,000.00	38,100.00
" " " 4s, 1920,	25,000.00	25,000.00	25,000.00
" " " 4s, 1939,	50,000.00	50,000.00	51,000.00
Trenton, " " 5s, 1916,	5,000.00	5,000.00	5,500.00
Buffalo, N. Y., " 3s, 1910,	80,000.00	29,625.00	28,800.00
Canton, Ohio, " 5s, 1915,	25,000.00	25,000.00	27,500.00
" " " 4½s, 1906-18,	29,000.00	29,000.00	29,300.00
Cincinnati, " " 7½s, 1906,	117,000.00	117,000.00	123,000.00
" " " 7s, 1908,	5,000.00	5,000.00	5,600.00
" " " 6s, 1906-09,	60,000.00	60,000.00	62,400.00
" " " 5s, 1910,	50,000.00	50,000.00	52,500.00
Cleveland, " " 4s, 1919-26,	150,000.00	150,000.00	153,000.00
Columbus, " " 5s, 1908-13,	75,000.00	75,000.00	78,500.00
" " " 4s, 1907-13,	310,000.00	310,000.00	313,000.00
Dayton, " " 4s, 1909-11,	60,000.00	60,000.00	60,500.00
Toledo, " " 4s, 1922-42,	34,000.00	34,000.00	34,600.00
Pittsburg, Pa., " 3½s, 1909-15,	150,000.00	150,000.00	150,000.00
Wilkesbarre, " " 4½s, 1927,	30,000.00	30,000.00	32,700.00
Pawtucket, R. I., " 4s, 1910-37,	40,000.00	40,000.00	40,500.00
Birmingham, Conn., Bor'gh, 4s, 1908,	45,000.00	45,000.00	45,000.00
Bristol, " " 4s, 1905,	4,000.00	4,000.00	4,000.00
Norwalk, " " 4s, 1908,	40,000.00	40,000.00	40,000.00
Ridgefield, " " 3½s, 1929,	25,000.00	25,000.00	25,000.00
Wallingford, " " 4s, 1923,	5,000.00	5,000.00	5,000.00
" " " 3½s, 1932,	11,000.00	11,000.00	11,000.00

RAILROAD BONDS.

Albany & Susquehanna,	7s,	1906,	\$	50,000.00	50,000.00	53,000.00
Ashland Coal & Iron R'y Co.,	4s,	1905-25,		25,000.00	25,000.00	25,000.00
Atchison & Nebraska,	7s,	1908,		23,500.00	23,500.00	25,000.00
Buffalo, New York & Erie,	7s,	1916,		80,000.00	80,000.00	87,500.00
Burlington, C. R. & North'n,	5s,	1934,		108,000.00	108,000.00	128,500.00
Chicago & Alton,	8s,	1949,		200,000.00	188,000.00	168,000.00
Chicago, Burlington & Quincy,	4s,	1906,		64,000.00	63,880.00	64,000.00
Chicago & Eastern Ill.,	5s,	1937,		245,000.00	245,000.00	291,500.00
"	6s,	1934,		5,000.00	5,000.00	6,500.00
Chicago, R. Island & Pacific,	6s,	1917,		200,000.00	200,000.00	246,000.00
"	4s,	1988,		200,000.00	200,000.00	208,000.00
Clearfield & Mahoning,	5s,	1943,		35,000.00	35,000.00	38,500.00
Cleveland & Mahoning Valley,	5s,	1938,		50,000.00	50,000.00	57,000.00
Delaware & Bound Brook,	7s,	1905,		10,000.00	10,000.00	10,300.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Del. & Hud. Can. Co., Pa. Div., 7s, 1917,	\$ 100,000.00	100,000.00	188,000.00
Eastern Ry. of Minnesota, 5s, 1908,	80,000.00	80,000.00	81,000.00
Eastern Ry. of Minn., North'n, 4s, 1948,	18,000.00	18,000.00	18,000.00
Erie & Pittsburg, 8½s, 1940,	250,000.00	250,000.00	242,500.00
Evansville & Terre Haute, 6s, 1921,	40,000.00	40,000.00	48,000.00
Illinois Cent., Louisville Div., 8½s, 1953,	150,000.00	147,250.00	142,500.00
" Springfield " 8½s, 1951,	175,000.00	171,875.00	166,500.00
Iowa Falls & Sioux City, 7s, 1917,	50,000.00	50,000.00	62,500.00
Joliet & Northern Indiana, 7s, 1907,	25,000.00	25,000.00	27,000.00
Kalamazoo, Allegan & G. Rap., 5s, 1988,	5,000.00	5,000.00	6,500.00
Little Miami, 5s, 1912,	154,000.00	154,000.00	161,500.00
McKeesport & Belle Vernon, 6s, 1918,	18,000.00	18,000.00	14,500.00
Michigan Central, 4s, 1940,	50,000.00	50,000.00	52,500.00
Minneapolis & St. Louis, 5s, 1934,	50,000.00	50,000.00	58,000.00
" " 4s, 1949,	15,000.00	15,000.00	15,000.00
Montana Central, 6s, 1987,	50,000.00	50,000.00	66,000.00
Montgomery & Erie, 5s, 1926,	21,000.00	21,000.00	24,000.00
Morris & Essex, 7s, 1914-15,	75,000.00	75,000.00	97,500.00
N. Y., Lackawana & West'n, 6s, 1921,	115,000.00	115,000.00	149,500.00
N. Y., N. H. & H., P. C. Div., 4s, 1904,	250,000.00	250,000.00	262,500.00
" " " Deb., 4s, 1947,	150,000.00	150,000.00	159,000.00
Naugatuck, 4s, 1954,	100,000.00	100,000.00	110,000.00
Northern R. R. Co. of N. J., 6s, 1917,	10,000.00	10,000.00	11,500.00
N. Y., Providence & Boston, 4s, 1942,	11,000.00	11,000.00	11,400.00
Pitts., McKeesp't & Yough'y, 6s, 1932,	50,000.00	50,000.00	63,500.00
Republican Valley, 6s, Opp.,	2,400.00	2,400.00	2,400.00
Rome, Water'twn & Ogdensb'g, 6s, 1910,	50,000.00	50,000.00	53,000.00
Shore Line Railway, 4½s, 1910,	200,000.00	200,000.00	208,000.00
St. Louis & Mer. Bridge Ter., 5s, 1930,	50,000.00	50,000.00	58,000.00
St. P., Minn. & Man., Dak. Ex., 6s, 1910,	85,000.00	85,000.00	} 77,000.00
" " " 6s, 1910,	35,000.00	35,000.00	
" " " Mont. Ex., 4s, 1987,	150,000.00	150,000.00	154,500.00
" " " 4½s, 1983,	150,000.00	150,000.00	165,500.00
Terre Haute & Indianapolis, 5s, 1925,	75,000.00	75,000.00	78,500.00
Willmar & Sioux Falls, 5s, 1938,	128,000.00	128,000.00	145,000.00
Cedar Rapids & Missouri Riv., 7s, 1916,	50,000.00	50,000.00	64,500.00
Des Moines & Minneapolis, 7s, 1907,	10,000.00	10,000.00	10,500.00
Madison Extension, 7s, 1911,	75,000.00	75,000.00	78,500.00
Menominee Extension, 7s, 1911,	125,000.00	125,000.00	147,500.00
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	10,500.00
" " " L. S. & W., Mich. Div., 6s, 1924,	10,000.00	10,000.00	13,000.00
" " " Ashl'd " 6s, 1925,	5,000.00	5,000.00	6,500.00
Northwest Unions, 7s, 1917,	125,000.00	125,000.00	163,500.00
Northern Illinois, 5s, 1910,	50,000.00	50,000.00	53,500.00
Ottumwa, C. Falls & St. Paul, 5s, 1909,	125,000.00	125,000.00	132,500.00
Tomah Division, 6s, 1905,	95,000.00	95,000.00	96,000.00
Totals,	\$4,752,900.00	4,784,705.00	5,211,100.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
85 shares City National, New Haven, \$	8,500.00	8,500.00	12,590.00
850 " Merchants National, "	17,500.00	17,500.00	22,750.00
85 " Mechanics Bank, "	5,100.00	5,100.00	5,355.00
100 " National New Haven, "	10,000.00	10,000.00	19,500.00
200 " National Tradesmen's, "	20,000.00	20,000.00	24,000.00
1000 " New Haven Co. Nat., "	10,000.00	10,000.00	15,000.00
150 " Second National, "	15,000.00	15,000.00	29,250.00
185 " Yale " "	18,500.00	18,500.00	24,050.00
Totals, \$	104,600.00	104,600.00	162,485.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	30,196; total amount, \$6,126,293.59	
2	Number of depositors having \$1,000 and not over \$2,000,	3,064; total amount, 8,966,591.98	
3	Number of depositors having over \$2,000 and not over \$10,000,	967; total amount, 2,698,957.18	
4	Number of depositors having over \$10,000,	2; total amount, 24,046.71	
5	Total number of depositors,	34,229; total deposits, \$12,810,889.46	
6	Largest amount due a single depositor,		12,842.53
7	Number of accounts opened during the past year, 5,856; number closed, 4,509; increase, 1,347.		
8	Amount deposited, including interest credited, during the past year,		8,318,784.75
9	Amount withdrawn during the past year,		2,956,532.92
10	Amount of increase,		862,201.83
11	Total of interest and profit and loss, and rent accounts per last report,	\$265,421.93	
12	Amount of income received during the year,	609,018.89—	874,435.82
13	Total expenses including salaries during the year,	81,289.54	
14	State tax during the year,	28,548.32	
15	Town and city taxes and assessments paid,	1,885.84	
16	Net amount of premiums charged off,	75,276.30	
17	All other amounts charged off,	4,797.41	
18	Dividends, 14 per cent. paid Jan. 1, 1904; amount, 14 per cent paid July 1, 1904; amount,	206,274.48 210,859.43	
19	Net amount carried to surplus,	50,000.00	
20	Total of interest and profit and loss, and rent accounts per this report,	266,505.00—	874,435.82
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,200.00
23	Loans on real estate— are they all first mortgages ?		Yes

THE NEW HAVEN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$125,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	170,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	150,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in May.	
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in May.	

OFFICERS.— President, Samuel E. Merwin; Vice-President, Augustus H. Kimberly; Treasurer, Robert A. Brown; Directors or Trustees, Henry D. White, Walter B. Law, Oliver S. White, William R. Tyler, George J. Brush, Ezekiel G. Stoddard, Willis B. Miller, George W. Curtis, Lewis H. English, Samuel Hemingway, Joseph Porter, Winston J. Trowbridge, John Brewster Fitch.

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
New Canaan, Conn., 8½s, 1929, \$	16,000.00	16,000.00	16,000.00
Danbury, " 4s, 1905-1910,	10,000.00	10,000.00	10,000.00
Fairfield, " 8½s, 1916,	5,000.00	5,000.00	5,000.00
Muskegon, Mich., 4s, 1921,	10,000.00	10,000.00	10,300.00
" 4s, 1934,	20,000.00	20,000.00	21,200.00
Waterbury, Conn., 4s, 1914,	1,000.00	1,000.00	1,000.00
Meriden, " 4s, 1910,	1,000.00	1,000.00	1,000.00
Kansas City, Kan., 6s, 1907,	2,500.00	2,500.00	2,600.00
" " 6s, 1908,	2,500.00	2,500.00	2,700.00
" " 6s, 1909,	4,000.00	4,000.00	4,400.00
" " 5s, 1905,	4,000.00	4,000.00	4,100.00
" " 5s, 1906,	6,000.00	6,000.00	6,200.00
" " 5s, 1907,	6,000.00	6,000.00	6,250.00
" " 5s, 1908,	2,000.00	2,000.00	2,100.00
" " 5s, 1909,	1,000.00	1,000.00	1,050.00
" " 5s, 1910,	1,000.00	1,000.00	1,080.00
" " 5s, 1911,	1,000.00	1,000.00	1,075.00
N. E. Sch. Dist., Hartf'd, Conn., 8½s, 1931,	10,000.00	10,000.00	10,000.00
Kansas City, Kan., 5s, 1928,	500.00	500.00	600.00
Cincinnati, Ohio, 7s, 1908,	25,000.00	25,000.00	28,500.00
Columbus, " 5s, 1907,	5,000.00	5,000.00	5,200.00
Toledo, " (2,000 op. 1901), 5s, 1911,	12,000.00	12,000.00	18,000.00
" 8½s, 1920,	85,000.00	85,000.00	85,000.00
" 4s, 1917,	8,000.00	8,000.00	8,100.00
Dayton, " 6s, 1904,	1,000.00	1,000.00	1,000.00
Canton, " 4½s, 1912,	10,000.00	10,000.00	10,500.00
" 4½s, 1918,	25,000.00	25,000.00	26,200.00
Denver, Col., 4s, 1907,	18,000.00	18,000.00	18,000.00
Totals, \$	353,500.00	353,500.00	366,885.00
RAILROAD BONDS.			
Chicago, Burl. & Quincy, Ill. Div., 8½s, 1949, \$	80,000.00	29,350.00	28,800.00
Illinois Central, Middle " 5s, 1921,	5,000.00	5,000.00	5,600.00
Chicago & Northwestern :—			
Tomah " 6s, 1905,	10,000.00	10,000.00	10,200.00
Mil. & Madison " 6s, 1905,	3,000.00	3,000.00	3,150.00
New York & Long Branch, 4s, 1941,	10,000.00	10,000.00	10,300.00
Concord & Montreal, 4s, 1920,	23,000.00	23,000.00	24,500.00
Chicago, Rock Island & Pacific, 4s, 1938,	15,000.00	15,000.00	15,800.00
St. P., Minn. & Manitoba, con. mtge., 4½s, 1933,	15,000.00	15,000.00	16,650.00
Eastern Railway of Minnesota, 5s, 1906,	12,000.00	12,000.00	12,600.00
St. Paul, Minn. & Manitoba :—			
Mont. Central, 6s, 1937,	20,000.00	20,000.00	26,500.00
Consolidated Mortgage, 6s, 1933,	26,000.00	26,000.00	35,000.00
Eastern Railway of Minnesota, 4s, 1948,	5,000.00	5,000.00	5,000.00
Chi., Mil. & St. Paul, gen. mtge., 4s, 1939,	25,000.00	25,000.00	27,500.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Dakota & Gt. Southern, 5s, 1916, \$	8,000.00	8,000.00	9,000.00
Ashland Coal & Iron, Ky., 4s, 1925,	10,000.00	10,000.00	10,000.00
New York, New Haven & Hartford, 3½s, 1947,	5,000.00	5,000.00	5,000.00
Totals, \$	222,000.00	221,350.00	245,100.00
BANK STOCKS.			
106 shares First Nat., New Milford, Conn., \$	10,600.00	13,170.00	16,000.00
18 " Connecticut Nat., Bridgeport, "	1,800.00	1,865.00	2,000.00
94 " Pequonnock " " "	9,400.00	10,466.00	14,000.00
80 " Bridgeport " " "	4,000.00	5,678.00	7,000.00
60 " City " " "	6,000.00	6,970.00	9,500.00
8 " National Iron, Falls Village, "	800.00	800.00	800.00
10 " First Nat., Middletown, "	1,000.00	1,140.00	1,200.00
17 " Middlesex Co., " " "	1,700.00	1,937.00	1,700.00
17 " Middletown " " "	1,275.00	1,895.50	1,800.00
16 " First " Meriden, "	1,600.00	2,262.67	3,200.00
19 " First " Hartford, "	1,900.00	2,057.00	2,700.00
50 " Hartford " " "	5,000.00	7,000.00	6,700.00
55 " Union Bank, New London, "	5,500.00	5,500.00	5,800.00
30 " Nat. B'k of Com'rce, " "	3,000.00	4,140.00	4,300.00
8 " City Nat., So. Norwalk, "	800.00	856.00	1,300.00
35 " Danbury " Danbury, "	3,500.00	3,770.00	3,500.00
68 " Waterbury " Waterbury, "	3,400.00	5,780.00	5,700.00
Totals, \$	60,775.00	75,287.17	87,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,967; total amount,	\$928,933.83
2	Number of depositors having \$1,000 and not over \$2,000,	377; total amount,	472,690.84
3	Number of depositors having over \$2,000 and not over \$10,000,	64; total amount,	166,762.06
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,408; total deposits,	\$1,568,386.73
6	Largest amount due a single depositor,		\$3,602.45
7	Number of accounts opened during the past year, 612; number closed, 600; increase, 12.		
8	Amount deposited, including interest credited, during the past year,		\$91,913.05
9	Amount withdrawn during the past year,		\$75,588.98
10	Amount of increase,		16,324.07

NEW MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss, and rent account per last report,	\$52,669.07	
12	Amount of income received during the year,	76,004.69—	\$128,678.76
13	Total expenses, including salaries, during the year,	6,875.87	
14	State tax during the year,	2,849.51	
15	Town and city taxes and assessments paid,	780.41	
16	Net amount of premiums charged off,	5,792.10	
17	All other amounts charged off,	11,741.51	
18	*Dividends, 2 per cent. paid Oct. 1, 1903; amount,	28,014.22	
	2 per cent. paid April 1, 1904; amount,	27,840.78	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss, and rent accounts per this report,	44,779.91—	128,678.76
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		80,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		25,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		3%+
28	Net income from foreclosed real estate during the past year,		1,295.21
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July, 1904.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July, 1904.		

OFFICERS.—President, Isaac B. Bristol; Treasurer, H. LeRoy Randall; Assistant Treasurer, Edwin J. Emmons; Directors or Trustees, Chas. H. Booth, Geo. W. Anthony, Chas. M. Beach, H. LeRoy Randall, J. LeRoy Buck.

* $\frac{3}{4}$ per cent. per annum on accounts over \$1,000 and not over \$3,000; 3 per cent. per annum on accounts over \$3,000 and not over \$5,000; $\frac{2}{4}$ per cent. per annum on accounts over \$5,000.

NEWTOWN SAVINGS BANK.

ARTHUR T. NETTLETON, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$858,689.28	Whole amount of deposits,	\$770,260.87
Loans on collateral security,	52,918.49	Surplus account,	25,000.00
Loans on personal security only,	3,249.55	Interest account, less current expenses, and taxes paid,	17,018.81
Town, city, and borough notes and orders,	4,400.00	Profit and loss account,	715.16
United States bonds,	100.00		
Town, city, school district, and corporation bonds,	42,600.00		
Railroad bonds,	221,500.00		
Bank stocks in Connecticut,	46,000.00		
Real estate by foreclosure,	10,000.00		
Premium account,	6,000.00		
Cash in banks,	15,025.11		
Cash in vault,	12,962.43		
Total Assets,	\$812,989.84	Total Liabilities,	\$812,989.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, \$	100.00	100.00	106.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Newtown notes, \$	4,400.00	4,400.00	4,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Bridgeport, 5s, 1908, \$	5,500.00	5,500.00	5,775.00
" Cincinnati, 6s, 1909,	1,000.00	1,000.00	1,090.00
" Los Angeles, 4½s, 1906,	2,600.00	2,600.00	2,630.00
" " 5s, 1908,	1,000.00	1,000.00	1,025.00
" Pueblo, 5s, 1912,	6,000.00	6,000.00	6,360.00
" Sioux City, 4½s, 1908,	5,000.00	5,000.00	5,000.00
" Topeka, 5s, 1906,	2,000.00	2,000.00	2,000.00
" " 5s, 1913,	15,000.00	15,000.00	15,820.00
" " 5s, 1915,	3,500.00	3,500.00	3,600.00
Town of South Denver, 6s, 1906,	1,000.00	1,000.00	1,000.00
Totals, \$	42,600.00	42,600.00	44,300.00

NEWTOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Baltimore & Cumberland Valley,	6s,	1931,	\$	10,000.00	10,000.00	12,200.00
Bur., Cedar Rapids & Northern,	5s,	1906,		8,500.00	8,500.00	8,750.00
Central R. R. Co. of New Jersey,	5s,	1937,		15,000.00	15,000.00	19,950.00
Chic., Bur. & Quincy Extension,	4s,	1905,		5,000.00	5,000.00	5,000.00
Chicago & Eastern Illinois,	5s,	1937,		5,000.00	5,000.00	6,000.00
Chicago, R. I. & Pacific, gen. mtge,	4s,	1938,		30,000.00	30,000.00	31,425.00
Chic., Mil., & St. Paul, gen. mtge.,	4s,	1939,		10,000.00	10,000.00	10,925.00
Dubuque Division,	6s,	1920,		5,000.00	5,000.00	6,275.00
La Crosse & Davenport Div.,	5s,	1919,		8,000.00	8,000.00	9,160.00
Southwestern Division,	6s,	1909,		7,000.00	7,000.00	7,735.00
Chicago & P. W. "	5s,	1921,		5,000.00	5,000.00	5,800.00
So. Minn.,	6s,	1910,		5,000.00	5,000.00	5,575.00
Chicago & Northwestern:—						
Milwaukee & Madison,	6s,	1905,		4,000.00	4,000.00	4,100.00
Northwestern Union,	7s,	1917,		20,000.00	20,000.00	26,200.00
Northern Illinois,	5s,	1910,		4,000.00	4,000.00	4,190.00
Detroit, Grand Rap. & Western,	4s,	1946,		7,500.00	7,500.00	7,875.00
Evansville & Terre Haute:—						
Sullivan Co. Coal Branch,	5s,	1930,		10,000.00	10,000.00	10,000.00
Iowa Falls & Sioux City,	7s,	1917,		6,000.00	6,000.00	7,800.00
Minneapolis & St. Louis,	7s,	1907,		8,000.00	8,000.00	8,520.00
Southwest Pennsylvania,	7s,	1917,		10,000.00	10,000.00	12,700.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,		17,500.00	17,500.00	18,800.00
St. Paul, Minneapolis & Manitoba:—						
Consol,	4½s,	1938,		10,000.00	10,000.00	11,050.00
Montana Ext.,	4s,	1937,		10,000.00	10,000.00	10,350.00
Dakota Ext.,	6s,	1910,		1,000.00	1,000.00	1,120.00
Totals,			\$	221,500.00	221,500.00	250,500.00
BANK STOCKS.						
92 shares Bridgeport National,			\$	4,600.00	4,600.00	8,280.00
69 " City " Bridgeport,				6,900.00	6,900.00	10,695.00
68 " Pequonnock " "				6,800.00	6,800.00	9,450.00
40 " Danbury " "				4,000.00	4,000.00	4,000.00
57 " City " Danbury,				5,700.00	5,700.00	5,700.00
10 " First " New Milford,				1,000.00	1,000.00	1,500.00
64 " " " Norwich,				6,400.00	6,400.00	4,480.00
6 " Uncas " "				600.00	600.00	600.00
17 " Thames " "				1,700.00	1,700.00	2,720.00
3 " Merchants " "				800.00	800.00	845.00
8 " Nat. Bank of Commerce, N. London,				800.00	800.00	1,120.00
2 " New London City National,				200.00	200.00	270.00
150 " Waterbury National,				7,500.00	7,500.00	12,000.00
Totals,			\$	46,000.00	46,000.00	61,160.00

NEWTOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,489; total amount,	\$382,574.45
2	Number of depositors having \$1,000 and not over \$2,000,	158; total amount,	197,097.61
3	Number of depositors having over \$2,000 and not over \$10,000,	53; total amount,	190,588.81
4	Number of depositors having over \$10,000	0; total amount,	0
5	Total number of depositors,	1,650; total deposits,	\$770,260.87
6	Largest amount due a single depositor,		8,469.22
7	Number of accounts opened during the past year, 207; number closed, 138; increase, 69.		
8	Amount deposited, including interest credited, during the past year,		178,505.87
9	Amount withdrawn during the past year,		147,437.33
10	Amount of increase,		31,068.04
11	Total of interest and profit and loss, and rent accounts per last report,	\$17,525.05	
12	Amount of income received during the year,	38,213.65—	55,738.70
13	Total expenses including salaries during the year,	2,852.87	
14	State tax during the year,	1,848.82	
15	Town and city taxes and assessments paid,	841.10	
16	Net amount of premiums charged off,	1,600.00	
17	All other amounts charged off,	2,799.65	
18	*Dividends, 2 per cent. paid Oct. 1903; amount,	18,864.55	
	2 per cent. paid April 1904; amount,	18,708.24	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss, and rent accounts per this report,	17,728.97—	55,738.70
21	Amount of past due paper at this time is		0
22	Amount of assets yielding no income the past year,		988.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		21,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		595.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		14,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, October.		

OFFICERS.—President, David C. Peck; Treasurer, Arthur T. Nettleton; Directors or Trustees, Daniel G. Beers, David C. Peck, Philo Nichols, John B. Wheeler, Theron E. Platt, Cornelius B. Taylor, Henry G. Curtis, Hobart H. Curtis, Frank Wright, Arthur T. Nettleton, Edward S. Lovell, Robert C. Mitchell, William J. Beecher, Wm. Homer Hubbell, William A. Leonard, Eli B. Beers.

* $\frac{3}{4}$ per cent. per annum on excess of \$1,000.

NORFOLK SAVINGS BANK.

MYRON N. CLARK, Treasurer.

INCORPORATED, 1880.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$101,200.60	Whole amount of deposits, . . .	\$217,712.57
Loans on collateral security, . . .	5,838.72	Surplus account, . . .	10,500.00
Loans on personal security only, . . .	9,878.00	Interest account, less current expenses, and taxes paid, . . .	2,660.88
Town, city, and borough notes and orders, . . .	2,000.00	Profit and loss account, . . .	418.78
School district notes and orders, . . .	2,200.00	Rent account, . . .	15.00
Town, city, school district, and corporation bonds, . .	18,000.00		
Railroad bonds, . . .	50,000.00		
Bank stocks in Connecticut, . .	21,050.00		
Bank stocks in other states, . .	8,800.00		
Real estate by foreclosure, . .	1,026.45		
Banking house, . . .	6,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	2.50		
Premium account, . . .	625.00		
Cash in banks, . . .	18,895.90		
Cash in vault, . . .	1,795.01		
Total Assets, . . .	\$231,307.18	Total Liabilities, . . .	\$231,307.18

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norfolk, \$	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Norfolk Center School district, . . . \$	2,200.00	2,200.00	2,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Pueblo, Col., 5s, 1912, \$	5,000.00	5,000.00	5,162.50
Kansas City, Kansas, 4s, 1918, .	5,000.00	5,000.00	5,025.00
South Bend, Ind., 6s, 1907, .	3,000.00	3,000.00	3,165.00
Totals, \$	18,000.00	18,000.00	18,352.50

NORFOLK SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Ashland Coal & Iron Ry. Co.,	4s, 1925, \$	5,000.00	5,000.00	5,075.00
Chicago, Rock Island & Pacific,	4s, 1938,	5,000.00	5,000.00	5,250.00
Genesee & Wyoming,	5s, 1929,	10,000.00	10,000.00	11,500.00
Minneapolis & St. Louis,	4s, 1949,	15,000.00	15,000.00	15,000.00
Potomac Valley,	5s, 1941,	10,000.00	10,000.00	11,600.00
Skaneateles,	5s, 1910,	5,000.00	5,000.00	5,250.00
Totals,	\$	50,000.00	50,000.00	53,675.00
BANK STOCKS.				
80 shares City National, Danbury, Conn.,	\$	8,000.00	8,000.00	3,150.00
10 " Middlesex Co. " Middletown, "		1,000.00	1,000.00	1,000.00
10 " First " " "		1,000.00	1,000.00	1,000.00
20 " Columbia Trust Co., " "		2,000.00	2,000.00	2,020.00
10 " Meriden National, Meriden, "		1,000.00	1,000.00	1,050.00
27 " First " Norwich, "		2,700.00	2,700.00	2,700.00
20 " Uncas " " "		2,000.00	2,000.00	2,000.00
4 " First " Hartford, "		400.00	400.00	560.00
10 " Hartford " " "		1,000.00	1,000.00	1,350.00
8 " City Bank of " " "		800.00	800.00	720.00
23 " American " " "		1,150.00	1,150.00	1,610.00
1 " National Iron, Falls Village, "		100.00	100.00	100.00
8 " Thomaston National, Thomaston, "		800.00	800.00	840.00
10 " First " Winsted, "		1,000.00	1,000.00	1,050.00
25 " First " Wallingford, "		2,500.00	2,500.00	3,000.00
6 " Southington " Southington, "		600.00	600.00	600.00
36 " Merchants Ex. National, New York,		1,800.00	1,800.00	2,970.00
20 " Merchants " " "		1,000.00	1,000.00	1,800.00
5 " Market & Fulton " " "		500.00	500.00	1,250.00
20 " Mercantile " " "		500.00	500.00	1,225.00
Totals,	\$	24,850.00	24,850.00	29,995.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	685 ; total amount,	\$116,864.76
2	Number of depositors having \$1,000 and not over \$2,000,	46 ; total amount,	59,946.75
3	Number of depositors having over \$2,000 and not over \$10,000,	16 ; total amount,	40,901.06
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	747 ; total deposits,	\$217,712.57

NORFOLK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,		\$4,105.44
7	Number of accounts opened during the past year, 75; number closed, 47; increase, 28.		
8	Amount deposited, including interest credited, during the past year,		54,281.89
9	Amount withdrawn during the past year,		40,655.86
10	Amount of increase,		13,625.53
11	Total of interest and profit and loss, and rent accounts per last report,	\$2,947.18	
12	Amount of income received during the year,	10,864.00—	18,811.18
13	Total expenses including salaries during the year,	908.10	
14	State tax during the year,	288.93	
15	Town and city taxes and assessments paid,	59.85	
16	Net amount of premiums charged off,	947.50	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	3,969.40	
	2 per cent. paid July 1, 1904; amount,	4,052.74	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss and rent accounts per this report,	8,094.61—	18,811.18
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		6,575.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		6,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,400.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		.
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.— President, R. I. Crissey; Vice-President, Moses F. Grant; Treasurer, Myron N. Clark; Directors or Trustees, G. R. Bigelow, Wallace Canfield, A. B. Garfield, I. L. Hamant, M.D., H. P. Lawrence, William O'Connor, H. A. Stanard, O. H. Stanard, W. A. Spaulding.

THE NORWALK SAVINGS SOCIETY.

FREDERICK A. ELLS, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$419,084.00	Whole amount of deposits, . . .	\$2,876,626.40
Loans on collateral security, . . .	261,861.23	Surplus account, . . .	100,000.00
Loans on personal security only, . . .	20,835.00	Interest account, less current expenses, and taxes paid, . . .	11,476.53
Town, city, and borough notes and orders, . . .	46,500.00	Profit and loss account, . . .	112,283.64
School district notes and orders, . . .	9,000.00	Rent account, . . .	678.74
Town, city, school district, and corporation bonds, . . .	700,447.00		
Railroad bonds, . . .	1,388,961.25		
Bank stocks in Connecticut, . . .	88,014.50		
Bank stocks in other states, . . .	82,150.47		
Real estate by foreclosure, . . .	98,062.23		
Banking-house, . . .	20,000.00		
Furniture and fixtures, . . .	2,000.00		
Cash in banks, . . .	61,043.37		
Cash in vault, . . .	4,096.25		
Total Assets, . . .	\$3,101,065.30	Total Liabilities, . . .	\$3,101,065.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk, \$	40,000.00	40,000.00	40,000.00
City of Norwalk, \$	6,500.00	6,500.00	6,500.00
Totals, \$	46,500.00	46,500.00	46,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School, Norwalk, \$	9,000.00	9,000.00	9,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Cincinnati, O., 7½s, 1906, \$	45,000.00	45,500.00	48,500.00
" " 7s, 1908,	10,000.00	10,800.00	11,250.00
" " 6s, 1909,	20,000.00	20,400.00	22,100.00
" Chicago, Ill., 4s, 1921,	100,000.00	100,000.00	105,000.00
" Omaha, Neb., 5s, 1912,	10,000.00	10,200.00	10,725.00
" " 4½s, 1910,	15,000.00	15,000.00	15,400.00

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.					
City of Omaha, Neb.,	4s,	1908,	\$ 4,000.00	4,000.00	4,000.00
" " "	4½s,	1924,	25,000.00	26,775.00	27,000.00
" Scranton, Pa.,	4½s,	1914,	50,000.00	52,000.00	54,100.00
" Wilkesbarre, "	4½s,	1909-24,	24,000.00	24,000.00	25,600.00
" Norwalk, Conn.,	4s,	1907,	10,000.00	10,000.00	10,100.00
" Minneapolis, Minn.,	4s,	1920,	25,000.00	25,000.00	26,800.00
" " "	4s,	1917,	25,000.00	25,000.00	26,550.00
" St. Paul, "	4s,	1919,	20,000.00	20,000.00	21,000.00
" " "	4s,	1920,	19,000.00	19,000.00	20,000.00
" " "	5s,	1909,	15,000.00	15,300.00	15,900.00
" Newark, N. J.,	4s,	1922,	25,000.00	25,000.00	27,000.00
" Toledo, O.,	4s,	1925,	50,000.00	50,000.00	52,000.00
" Portland, Ore.,	5s,	1925,	15,000.00	16,900.00	17,700.00
" " "	5s,	1928,	35,000.00	41,900.00	42,100.00
" Kansas City, Mo.,	4½s,	1915,	20,000.00	20,900.00	21,600.00
" Los Angeles, Cal.,	4s,	1919-22,	29,500.00	29,500.00	30,800.00
" " "	3½s,	1908,	24,000.00	23,772.00	24,000.00
" Pawtucket, R. I.,	4s,	1910,	25,000.00	25,000.00	25,800.00
" Danbury, Conn.,	3½s,	1941,	25,000.00	25,000.00	25,000.00
Town of Stonington:—					
18th school dist.,	4s,	1918,	10,000.00	10,000.00	10,000.00
Town of Wilton,	4s,	1914,	10,000.00	10,000.00	10,000.00
Totals,			\$ 685,500.00	700,447.00	729,025.00
RAILROAD BONDS.					
Central of New Jersey:—					
Gen. mortgage,	5s,	1987,	\$ 50,000.00	65,000.00	66,000.00
Des Moines & Minneapolis,	7s,	1907,	10,000.00	10,000.00	10,650.00
Chic., R. Island & Pacific,	6s,	1917,	50,000.00	54,400.00	61,000.00
" " "	4s,	1988,	50,000.00	50,000.00	52,250.00
Ill. Central (Cairo Bridge),	4s,	1950,	25,000.00	25,000.00	26,250.00
Louisville Division,	3½s,	1953,	30,000.00	30,000.00	28,800.00
Middle " "	5s,	1921,	20,000.00	21,000.00	21,600.00
Chic., Mil. & St. Paul:—					
Chic. & Pac., West Div.,	5s,	1921,	25,000.00	28,575.00	29,000.00
Lacrosse & Davenport,	5s,	1919,	75,000.00	80,875.00	85,800.00
Mineral Point,	5s,	1910,	25,000.00	26,275.00	26,500.00
Wisconsin & Minn.,	5s,	1921,	50,000.00	57,200.00	57,750.00
Gen. Mortgage,	4s,	1989,	25,000.00	25,000.00	27,250.00
Wisconsin Valley,	7s,	1909,	15,000.00	15,400.00	16,800.00
Southwestern,	6s,	1909,	25,000.00	25,750.00	27,500.00
Chic. & Alton, reldg.,	8s,	1949,	53,000.00	47,980.00	44,785.00
Terre Haute & Indianapolis,	5s,	1925,	50,000.00	53,750.00	54,250.00
Michigan Central,	5s,	1931,	25,000.00	27,600.00	30,250.00
St. Paul, Minn. & Manitoba:—					
Dakota Extension,	6s,	1910,	50,000.00	54,400.00	56,000.00

THE NORWALK SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
St. Paul, Minn. & Manitoba:—			
Consolidated, 4½s, 1933, \$	100,000.00	118,000.00	110,000.00
“ 6s, 1933,	40,000.00	52,912.50	58,600.00
Montana Central, 6s, 1937,	15,000.00	19,650.00	19,875.00
Willmar & Sioux Falls, 5s, 1938,	15,000.00	17,550.00	17,625.00
Eastern of Minn., 4s, 1928-48,	25,000.00	25,000.00	25,500.00
Cleveland & Pittsburgh, 3½s, 1948-50,	50,000.00	50,000.00	48,000.00
N. Y., Lack. & Western, 6s, 1921,	75,000.00	94,700.00	96,750.00
Clearfield & Mahoning, 5s, 1943,	50,000.00	62,850.00	56,500.00
Cleve. & Mahoning Valley, 5s, 1938,	75,000.00	94,400.00	91,500.00
Chic., St. P., M. & Omaha, 6s, 1930,	50,000.00	67,275.00	67,250.00
Chic. & Eastern Illinois, 5s, 1937,	25,000.00	28,700.00	30,000.00
N. Y., N. H. & Hartford, 4s, 1914,	50,000.00	50,000.00	51,500.00
Term. R. R. Asso. of St. L., 4s, 1953,	15,000.00	14,718.75	14,925.00
Totals,	\$ 1,288,000.00	1,888,961.25	1,405,460.00
BANK STOCKS.			
75 shares Fairfield Co. Nat., Norwalk, \$	7,500.00	7,500.00	6,700.00
120 “ National, “	12,000.00	12,901.50	13,000.00
25 “ Central National, “	2,500.00	2,500.00	2,600.00
81 “ City “ So. Norwalk,	8,100.00	8,100.00	6,000.00
2 “ First “ Westport,	200.00	200.00	200.00
87 “ Danbury “ Danbury,	3,700.00	3,700.00	3,800.00
50 “ Stamford “ Stamford,	1,500.00	2,250.00	2,500.00
41 “ Conn. “ Bridgeport,	4,100.00	5,863.00	6,300.00
80 “ Fourth “ New York,	8,000.00	7,978.25	18,000.00
75 “ National Park, “	7,500.00	13,758.25	37,000.00
66 “ Merchants Nat., “	3,800.00	4,198.59	5,700.00
22 “ Market & Fulton, “	2,200.00	2,368.00	5,500.00
50 “ German-American, “	3,750.00	3,859.88	5,800.00
Totals,	\$ 59,350.00	70,164.97	113,100.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,884; total amount,	\$926,581.23
2	Number of depositors having \$1,000 and not over \$2,000,	545; total amount,	751,800.67
3	Number of depositors having over \$2,000 and not over \$10,000,	804; total amount,	1,038,420.14
4	Number of depositors having over \$10,000,	10; total amount,	160,324.36
5	Total number of depositors,	5,743; total deposits,	\$2,876,626.40
6	Largest amount due a single depositor,		36,177.34

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 512; number closed, 466; increase, 46.		
8	Amount deposited, including interest credited, during the past year,		\$754,845.96
9	Amount withdrawn during the past year,		596,704.86
10	Amount of increase,		158,141.10
11	Total of interest and profit and loss, and rent accounts per last report,	\$123,671.81	
12	Amount of income received during the year,	134,624.88—	258,296.19
13	Total expenses including salaries during the year,	7,554.40	
14	State tax during the year,	5,133.24	
15	Town and city taxes and assessments paid,	1,450.82	
16	Net amount of premiums charged off,	11,268.75	
17	All other amounts charged off,	672.98	
18	Dividends: 2 per ct. paid Jan. 10, 1904; amount,	58,194.72	
	2 per ct. paid July 10, 1904; amount,	54,582.88	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	124,488.90—	258,296.19
21	Amount of past due paper at this time is		200.00
22	Amount of assets yielding no income the past year,		7,181.68
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		150,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, about		1½
28	Net income from foreclosed real estate during the past year,		1,408.97
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Thursday in July usually.		

OFFICERS.—President, George M. Holmes; Treasurer, Frederick A. Ellis; Directors or Trustees, George M. Holmes, William A. Curtis, Stephen H. Holmes, F. St. John Lockwood, Edward K. Lockwood, Ira Cole, Moses H. Glover, Frederick A. Ellis.

THE NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$2,855,463.29	Whole amount of deposits,	\$15,267,866.05
Loans on collateral sec'y,	571,819.99	Surplus account,	475,000.00
Loans on personal security only,	68,500.00	Interest account, less current expenses, and taxes paid,	244,697.55
Town, city, and borough notes and orders,	255,078.18	Profit and loss account,	76,680.43
School district notes and orders,	25,094.00		
Town, city, school district, and county bonds,	4,011,420.00		
Railroad bonds,	6,960,850.00		
Bank stocks in Connecticut,	145,000.00		
Real estate by foreclosure,	38,043.75		
Banking house,	100,000.00		
Insurance and taxes advanced on real estate mortgaged,	88.89		
Premium account,	450,000.00		
Sundry accounts,	3,928.67		
Safe Dep. and Stor. Dep.,	17,795.57		
Cash in banks,	532,066.18		
Cash in vault,	84,100.51		
Total Assets,	\$16,064,244.03	Total Liabilities,	\$16,064,244.03

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
COUNTY, TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
County of New London,	\$ 3,000.00	3,000.00	3,000.00
Borough of Stonington,	9,000.00	9,000.00	9,000.00
City of Norwich,	144,378.18	144,378.18	144,378.18
Town of Sprague,	22,500.00	22,500.00	22,500.00
" Stonington,	24,000.00	24,000.00	24,000.00
" Lisbon,	1,000.00	1,000.00	1,000.00
" Salem,	9,400.00	9,400.00	9,400.00
" Voluntown,	10,000.00	10,000.00	10,000.00
" Preston,	5,000.00	5,000.00	5,000.00
" Ledyard,	2,800.00	2,800.00	2,800.00
" Sterling,	7,000.00	7,000.00	7,000.00
" Norwich,	17,000.00	17,000.00	17,000.00
Totals,	\$ 255,078.18	255,078.18	255,078.18

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.						
Greenville School District,	Norwich,	\$		7,000.00	7,000.00	7,000.00
Ninth "	Stonington,			18,150.00	18,150.00	18,150.00
First "	Preston,			1,325.00	1,325.00	1,325.00
Third "	Ledyard,			119.00	119.00	119.00
Fourth "	Montville,			1,000.00	1,000.00	1,000.00
West Town Street "	Norwich,			2,000.00	2,000.00	2,000.00
Mill "	"			200.00	200.00	200.00
Bridge "	"			300.00	300.00	300.00
Totals,		\$		25,094.00	25,094.00	25,094.00
TOWN, CITY, SCHOOL DISTRICT, AND COUNTY BONDS.						
County of St. Louis, Mo.,	6s,	1905,	\$	10,000.00	10,000.00	10,200.00
Town of East Lyme, Conn.,	4½s,	1905,		15,000.00	15,000.00	15,000.00
" Chatham "	8.65s,	1909,		87,000.00	87,000.00	87,000.00
" No. Ston'gton, "	8½s,	1919,		20,000.00	20,000.00	20,000.00
" Norwich, "	8½s,	1913,		115,000.00	115,000.00	115,000.00
" " "	7s,	1905,		60,000.00	60,000.00	60,800.00
" Preston, "	3.40s,	1920,		50,000.00	50,000.00	50,000.00
" Stafford, "	4s,	1905,		3,000.00	3,000.00	3,000.00
" Vernon, "	8½s,	1919,		125,000.00	125,000.00	125,000.00
City of Bridgeport, "	4s,	1919,		100,000.00	100,000.00	105,000.00
" Camden, N. J.,	4s,	1926,		50,000.00	50,000.00	58,000.00
" Canton, Ohio,	4½s,	1906,		7,000.00	7,000.00	7,070.00
" " "	4½s,	1908,		7,000.00	7,000.00	7,140.00
" " "	4½s,	1910,		7,000.00	7,000.00	7,210.00
" Cedar Rapids, Iowa,	4s,	1915,		100,000.00	100,000.00	101,000.00
" Chicago, Ill.,	4s,	1921,		100,000.00	100,000.00	108,000.00
" Cincinnati, Ohio,	7½s,	1906,		10,000.00	10,000.00	10,500.00
" " "	7s,	1906,		10,000.00	10,000.00	10,450.00
" " "	7s,	1908,		40,000.00	40,000.00	44,800.00
" Columbus, "	4½s,	1904,		40,000.00	40,000.00	40,000.00
" " "	4½s,	1905,		40,000.00	40,000.00	40,200.00
" " "	4½s,	1906,		40,000.00	40,000.00	40,400.00
" " "	4½s,	1907,		40,000.00	40,000.00	40,600.00
" " "	4½s,	1908,		40,000.00	40,000.00	40,800.00
" " "	4s,	1909,		10,000.00	10,000.00	10,100.00
" " "	5s,	1912,		30,000.00	30,000.00	32,400.00
" " "	5s,	1907,		40,000.00	40,000.00	41,000.00
" Dayton, "	5s,	1913,		2,000.00	2,000.00	2,160.00
" " "	5s,	1914,		11,000.00	11,000.00	11,990.00
" " "	5s,	1915,		29,000.00	29,000.00	31,755.00
" " "	5s,	1916,		3,000.00	3,000.00	3,800.00
" Denver, Col.,	5s,	1906,		25,000.00	25,000.00	25,000.00
" Des Moines, Iowa,	4s,	1916,		100,000.00	100,000.00	108,000.00
" Duluth, Minn.,	5s,	1907,		2,000.00	2,000.00	2,060.00
" " "	4½s,	1920,		100,000.00	100,000.00	106,000.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.						PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COUNTY BONDS. — CONTINUED.								
City of Hamilton,	Ohio,	5s,	1905,	\$		5,000.00	5,000.00	5,000.00
"	"	"	5s,			10,000.00	10,000.00	10,150.00
"	"	"	5s,			1907,	5,000.00	5,150.00
"	"	"	5s,			1909,	10,000.00	10,550.00
"	"	"	5s,			1910,	10,000.00	10,650.00
"	"	"	5s,			1911,	10,000.00	10,700.00
"	"	"	5s,			1916,	10,000.00	11,100.00
"	Kalamazoo, Mich.,	4s,	1906,			10,000.00	10,000.00	10,000.00
"	Kansas City, Mo.,	4½s,	1915,			100,000.00	100,000.00	104,250.00
"	Lexington, Ky.,	4½s,	1933,			5,000.00	5,000.00	5,525.00
"	"	4½s,	1934,			75,570.00	75,570.00	83,880.00
"	Los Angeles, Cal.,	4½s,	1908,			6,650.00	6,650.00	6,700.00
"	"	4½s,	1912,			3,650.00	3,650.00	3,800.00
"	"	4½s,	1915,			5,000.00	5,000.00	5,300.00
"	"	4½s,	1916,			1,650.00	1,650.00	1,700.00
"	"	4½s,	1917,			6,650.00	6,650.00	7,050.00
"	"	4s,	1921-1937,			100,000.00	100,000.00	102,000.00
"	Louisville, Ky.,	5s,	1911,			50,000.00	50,000.00	53,500.00
"	"	4s,	1930,			100,000.00	100,000.00	108,000.00
"	Newark, N. J.,	4s,	1911,			150,000.00	150,000.00	153,000.00
"	N. London, Conn.,	3½s,	1911,			35,000.00	35,000.00	35,000.00
"	Norwich,	7s,	1905,			1,000.00	1,000.00	1,000.00
"	"	5s,	1908,			12,000.00	12,000.00	12,480.00
"	"	4s,	1913,			125,000.00	125,000.00	127,500.00
"	"	3½s,	1923,			150,000.00	150,000.00	150,000.00
"	"	3½s,	1925,			100,000.00	100,000.00	100,000.00
"	"	4½s,				227,000.00	227,000.00	227,000.00
"	Oakland, Cal.,	4s,	1905-1937,			115,500.00	115,500.00	116,650.00
"	Omaha, Neb.,	4½s,	1906,			100,000.00	100,000.00	100,500.00
"	"	5s,	1906,			5,000.00	5,000.00	5,075.00
"	"	5s,	1907,			19,000.00	19,000.00	19,380.00
"	"	5s,	1908,			25,000.00	25,000.00	25,750.00
"	"	5s,	1912,			51,000.00	51,000.00	54,060.00
"	"	4½s,	1934,			100,000.00	100,000.00	108,500.00
"	Paducah, Ky.,	4½s,	1923,			45,000.00	45,000.00	45,450.00
"	Paterson, N. J.,	4½s,	1934,			10,000.00	10,000.00	10,900.00
"	"	4½s,	1935,			10,000.00	10,000.00	10,900.00
"	"	4½s,	1936,			10,000.00	10,000.00	11,000.00
"	"	4½s,	1937,			10,000.00	10,000.00	11,000.00
"	Portland, Oregon,	5s,	1928,			200,000.00	200,000.00	236,000.00
"	San Jose, Cal.,	4½s,	1905-1937,			57,750.00	57,750.00	61,215.00
"	Sioux City, Iowa,	4½s,	1909,			1,000.00	1,000.00	1,020.00
"	"	4½s,	1910,			24,000.00	24,000.00	24,480.00
"	"	4½s,	1911,			25,000.00	25,000.00	25,625.00
"	"	4½s,	1919,			25,000.00	25,000.00	26,250.00
"	"	4½s,	1920,			25,000.00	25,000.00	26,375.00
"	S. Norwalk, Conn.,	6s,	1905,			30,000.00	30,000.00	30,300.00
"	Toledo, Ohio,	4½s,	1914,			200,000.00	200,000.00	206,000.00
"	"	4s,	1942,			25,000.00	25,000.00	26,000.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COUNTY BONDS. — CONTINUED.			
City of Vergennes, Vt., 4s, 1908,	\$ 26,000.00	26,000 00	26,130.00
" Woonsocket, R. I., 4s, 1927,	100,000.00	100,000.00	101,500.00
Sch. Dist. 1st, Hart'd, Ct., 4s, 1927,	30,000.00	30,000.00	30,300.00
otals,	\$4,011,420.00	4,011,420.00	4,156,780.00
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906,	\$ 10,000.00	10,000.00	10,000.00
" " 7s, 1906,	3,000.00	3,000.00	3,120.00
Buffalo, New York & Erie, 7s, 1916,	100,000.00	100,000.00	125,000.00
Burl., Cedar Rapids & North'n, 5s, 1934,	400,000.00	400,000.00	430,000.00
Central of New Jersey, 5s, 1937,	25,000.00	25,000.00	33,500.00
Chic., Burl. & Quincy, Ills. Div., 3½s, 1949,	100,000.00	90,000.00	94,250.00
Chicago & Eastern Illinois, 5s, 1937,	500,000.00	500,000.00	600,000.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Missouri Riv. Div., 5s, 1926,	50,000.00	50,000.00	59,500.00
Chicago & Pacific Western Div., 5s, 1921,	50,000.00	50,000.00	58,000.00
Dubuque Div., 6s, 1920,	100,000.00	100,000.00	127,000.00
Lacrosse & Davenport Div., 5s, 1919,	100,000.00	100,000.00	118,500.00
Mineral Point Div., 5s, 1910,	150,000.00	150,000.00	159,000.00
So. Minn. Div., 6s, 1910,	150,000.00	150,000.00	167,250.00
Southwestern Division, 6s, 1909,	200,000.00	200,000.00	223,000.00
Wisconsin Valley Div., 6s, 1920,	50,000.00	50,000.00	62,500.00
Chicago & Northwestern, 7s, 1915,	100,000.00	100,000.00	129,000.00
" " Mad. Ex., 7s, 1911,	100,000.00	100,000.00	118,000.00
Chicago, Rock Island & Pacific, 4s, 1938,	200,000.00	200,000.00	210,000.00
Chi., St. Louis & New Orleans, 5s, 1951,	50,000.00	50,000.00	62,000.00
Chi., St. Paul, Minn. & Omaha, 6s, 1930,	300,000.00	300,000.00	408,500.00
Chicago & Tomah, 6s, 1905,	1,000.00	1,000.00	1,015.00
Clearfield & Mahoning, 5s, 1943,	100,000.00	100,000.00	118,000.00
Cleveland & Mahoning Valley, 5s, 1938,	300,000.00	300,000.00	343,500.00
Cleveland & Pitts., Series A, 4½s, 1942,	182,000.00	182,000.00	202,930.00
" " " B, 4½s, 1942,	18,000.00	18,000.00	20,160.00
Columbus & Hocking Valley, 4s, 1948,	14,000.00	14,000.00	14,210.00
Connecticut & Passumpsic Rivers, 4s, 1943,	100,000.00	100,000.00	104,000.00
Delaware & Bound Brook, 7s, 1905,	18,000.00	18,000.00	18,360.00
Delaware, Lackawanna & West., 7s, 1907,	8,000.00	8,000.00	8,880.00
Des Moines & Minneapolis, 7s, 1907,	25,000.00	25,000.00	26,500.00
Eastern Ry. of Minn., No. Div., 4s, 1948,	100,000.00	100,000.00	100,000.00
Elmira & Williamsport, 6s, 1910,	23,000.00	23,000.00	25,070.00
Hancock & Calumet, 5s, 1931,	20,000.00	20,000.00	20,000.00
Illinois Central, Springfield Div., 3½s, 1951,	200,000.00	200,000.00	188,000.00
Iowa Falls & Sioux City, 7s, 1917,	90,000.00	90,000.00	114,300.00
Jeffersonv'le, Madison & Indiana, 7s, 1906,	25,000.00	25,000.00	26,250.00
Mich. Cent. (Detroit & Bay City), 5s, 1931,	50,000.00	50,000.00	60,000.00
Milwaukee Lake Shore & West'n, 6s, 1921,	58,000.00	58,000.00	74,820.00
" Ashland Div., 6s, 1925,	30,000.00	30,000.00	39,600.00
" Michigan Div., 6s, 1924,	46,000.00	46,000.00	60,260.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Mineral Range, 5s, 1931, \$	50,000.00	50,000.00	50,000.00
Montana Central, 6s, 1937,	200,000.00	200,000.00	265,000.00
Morris & Essex, 7s, 1914,	120,000.00	120,000.00	156,000.00
" " 7s, 1915,	50,000.00	50,000.00	65,500.00
New London Northern, 5s, 1910,	500,000.00	500,000.00	525,000.00
New York Cent. & Hudson River, 3½s, 1997,	800,000.00	800,000.00	800,000.00
New York, Lackawanna & West., 6s, 1921,	200,000.00	200,000.00	259,000.00
Northwestern Union, 7s, 1917,	200,000.00	200,000.00	262,000.00
Oswego & Rome, 7s, 1915,	49,000.00	49,000.00	61,740.00
Pittsb., McKeesport & Yough., 6s, 1932,	200,000.00	200,000.00	260,000.00
St. Paul, Minn. & Manitoba, 4½s, 1933,	150,000.00	150,000.00	165,000.00
" " " " 6s, 1933,	320,000.00	320,000.00	428,800.00
" " " " " Dak. Ex., 6s, 1910,	50,000.00	50,000.00	56,000.00
Staten Island, 4½s, 1943,	60,000.00	60,000.00	67,000.00
Terre Haute & Indianapolis, 5s, 1925,	200,000.00	200,000.00	208,000.00
Toledo & Ohio Extension,	350.00	350.00	350.00
Utica & Black River, 4s, 1922,	100,000.00	100,000.00	104,000.00
Willmar & Sioux Falls, 5s, 1938,	50,000.00	50,000.00	58,750.00
Wisconsin Valley, 7s, 1909,	25,500.00	25,500.00	28,560.00
Totals,	\$ 6,970,850.00	6,960,850.00	8,106,675.00
BANK STOCKS.			
300 shares First National, Norwich, \$	80,000.00	80,000.00	21,000.00
150 " Merchants " "	15,000.00	15,000.00	17,250.00
1,000 " Thames " "	100,000.00	100,000.00	160,000.00
Totals,	\$ 145,000.00	145,000.00	198,250.00

MISCELLANEOUS ITEMS.

- Number of depositors having less than \$1,000, 13,476; total amount, \$3,790,444.05
- Number of depositors having \$1,000 and not over \$2,000, 2,187; total amount, 3,011,016.00
- Number of depositors having over \$2,000 and not over \$10,000, 1,720; total amount, 6,635,187.00
- Number of depositors having over \$10,000, 118; total amount, 1,831,269.00
- Total number of depositors, 17,501; total deposits, \$15,267,866.05
- Largest amount due a single depositor, 50,688.55
- Number of accounts opened during the past year, 2,368; number closed, 1,901; increase, 467.
- Amount deposited, including interest credited, during the past year, 2,589,119.26

THE NORWICH SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

9	Amount withdrawn during the past year,	\$2,215,570.78
10	Amount of increase,	878,548.58
11	Total of interest and profit and loss, and rent accounts per last report,	\$816,684.47
12	Amount of income received during the year,	742,428.18— 1,059,062.60
13	Total expenses, including salaries, during the year,	28,148.51
14	State tax during the year,	34,296.04
15	Town and city taxes and assessments paid,	1,612.50
16	Net amount of premiums charged off,	60,267.50
17	All other amounts charged off,	538.60
18	Dividends, 2 per cent. paid Jan. 15, 1904; amount,	292,846.62
	2 per cent. paid July 15, 1904; amount,	295,489.85
19	Net amount carried to surplus,	25,000.00
20	Total of interest and profit and loss and rent accounts per this report,	321,377.98— 1,059,062.60
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	42,158.70
23	Loans on real estate — are they all first mortgage?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	350,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	35,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	135,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1 1/2
28	Net income from foreclosed real estate during the past year,	399.28
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS. — President, Charles Bard; Treasurer, Costello Lippitt; Assistant Treasurer, Charles R. Butts; Directors, Henry Larrabee, Arthur H. Brewer, Lucius Brown, Bela P. Learned, Asa Backus, Calvin L. Harwood, Costello Lippitt, William H. Palmer, Jr., Adam Reid, Charles L. Hubbard, Stephen B. Meech, S. Alpheus Gilbert, Ansel A. Beckwith.

PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Conn.,	Stratford, Town,	8½s,	1920,	\$ 30,000.00	30,000.00	30,000.00
"	Waterbury, City,	3½s,	1908,	10,000.00	10,000.00	10,000.00
"	"	3½s,	1907-1908,	8,000.00	8,000.00	8,000.00
Ky.,	Louisville, "	5s,	1911,	10,000.00	10,000.00	10,500.00
Mass.,	Boston, "	4s,	1917,	34,000.00	34,000.00	35,000.00
"	Gloucester, "	4s,	1908,	10,000.00	10,000.00	10,100.00
Mich.,	Detroit, "	7s,	1905,	15,000.00	15,000.00	15,000.00
"	Jackson, "	4½s,	1914,	10,000.00	10,000.00	10,500.00
Minn.,	St. Paul, "	5s,	1915,	10,000.00	10,000.00	10,900.00
Mo.,	St. Louis, "	4s,	1911,	20,000.00	20,000.00	20,400.00
Neb.,	Omaha, "	5s,	1912,	5,000.00	5,000.00	5,300.00
N. J.,	Camden, "	4½s,	1922,	40,000.00	40,000.00	42,800.00
"	Newark, "	6s,	1908,	5,000.00	5,000.00	5,800.00
"	Paterson, "	5s,	1907,	4,000.00	4,000.00	4,100.00
"	"	4s,	1910,	10,000.00	10,000.00	10,100.00
"	"	4s,	1922,	5,000.00	5,000.00	5,100.00
"	"	4s,	1932,	15,000.00	15,000.00	15,300.00
"	Trenton, "	4s,	1913,	25,000.00	25,000.00	25,250.00
N. Y.,	Buffalo, "	3½s,	1921-1922,	10,000.00	10,000.00	10,000.00
"	West Farms, Town,	7s,	1906,	2,000.00	2,000.00	2,000.00
Ohio,	Akron, City,	5s,	1905,	20,000.00	20,000.00	20,000.00
"	"	5s,	1908,	5,000.00	5,000.00	5,100.00
"	Cincinnati, "	7½s,	1906,	14,000.00	14,000.00	14,300.00
"	"	7s,	1906,	4,000.00	4,000.00	4,100.00
"	"	7s,	1908,	10,000.00	10,000.00	10,800.00
"	"	3½s,	1952,	10,000.00	10,000.00	10,000.00
"	Cleveland, "	4s,	1918,	5,000.00	5,000.00	5,100.00
"	Columbus, "	4s,	1905,	15,000.00	15,000.00	15,000.00
"	"	5s,	1910,	6,000.00	6,000.00	6,240.00
"	"	4s,	1933,	10,000.00	10,000.00	10,150.00
"	Youngstown, "	5s,	1906,	9,000.00	9,000.00	9,180.00
"	"	5s,	1905-1909,	8,000.00	8,000.00	8,100.00
Ore.,	Portland, "	5s,	1928,	10,000.00	10,000.00	11,400.00
Wis.,	Milwaukee, "	5s,	1907-1915,	15,000.00	15,000.00	16,000.00
Totals,				\$ 743,000.00	743,000.00	759,470.00
RAILROAD BONDS.						
Bald Eagle Valley,		6s,	1910,	\$ 5,000.00	5,000.00	5,100.00
Buffalo, New York & Erie,		7s,	1916,	30,000.00	30,000.00	37,500.00
Central of New Jersey,		5s,	1987,	50,000.00	50,000.00	65,000.00
Chicago, Burlington & Quincy,		4s,	1905,	10,000.00	10,000.00	10,000.00
Chicago & Eastern Illinois,		5s,	1937,	25,000.00	25,000.00	28,500.00
Chicago, Milwaukee & St. Paul:—						
Chicago & Pacific, Western Div.,		5s,	1921,	30,000.00	30,000.00	33,900.00
Dubuque		6s,	1920,	22,000.00	22,000.00	27,500.00
General,		4s,	1989,	60,000.00	60,000.00	64,800.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago, Milwaukee & St. Paul:—			
Hastings & Dakota Div., 7s, 1910, \$	15,000.00	15,000.00	17,100.00
Terminal, 5s, 1914,	29,000.00	29,000.00	31,520.00
Wisconsin & Minnesota Div., 5s, 1921,	31,000.00	31,000.00	35,030.00
Chicago & Northwestern:—			
Cedar Rapids & Missouri River, 7s, 1916,	15,000.00	15,000.00	19,050.00
Chic., St. P., Minn. & Omaha, 6s, 1930,	30,000.00	30,000.00	39,000.00
Main Line, 7s, 1915,	20,000.00	20,000.00	25,400.00
Mil., Lake Shore & Western, 6s, 1921,	20,000.00	20,000.00	24,800.00
Milwaukee & Madison, 6s, 1905,	20,000.00	20,000.00	20,000.00
Rochester & No. Minnesota, 7s, 1908,	3,000.00	3,000.00	3,240.00
St. Paul & Sioux City, 6s, 1919,	30,000.00	30,000.00	36,600.00
Tomah Division, 6s, 1905,	50,000.00	50,000.00	50,000.00
Chicago, Rock Island & Pa., 6s, 1917,	50,000.00	50,000.00	62,000.00
Burl., Cedar Rapids & North'n, 5s, 1934,	10,000.00	10,000.00	11,700.00
General Mortgage, 4s, 1938,	70,000.00	70,000.00	72,100.00
Cleveland & Mahoning Valley, 5s, 1938,	6,000.00	6,000.00	6,200.00
Concord & Montreal, 3½s, 1920,	10,000.00	10,000.00	10,000.00
Delaware & Hudson:—			
Albany & Susquehanna, 7s, 1906,	37,000.00	37,000.00	38,000.00
" " " 6s, 1906,	13,000.00	13,000.00	13,400.00
Delaware, Lackawanna & West'n, 7s, 1907,	10,000.00	10,000.00	10,500.00
N. Y., Lackawanna & Western, 6s, 1921,	30,000.00	30,000.00	37,200.00
Syracuse, Binghamton & N. Y., 7s, 1906,	10,000.00	10,000.00	10,500.00
Morris & Essex, 7s, 1914,	20,000.00	20,000.00	25,000.00
" " " 7s, 1915,	10,000.00	10,000.00	12,800.00
Great Northern:—			
Eastern of Minnesota, 5s, 1908,	34,000.00	34,000.00	34,680.00
" " " No. Div., 4s, 1948,	10,000.00	10,000.00	10,400.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,400.00
St. P., Minn. & Man., Dak. Ex., 6s, 1910,	12,000.00	12,000.00	13,080.00
" " " " gen. m. cons., 4½s, 1933,	25,000.00	25,000.00	27,500.00
" " " Montana Ex., 4s, 1937,	5,000.00	5,000.00	5,100.00
Willmar & Sioux Falls, 5s, 1938,	29,000.00	29,000.00	33,640.00
Illinois Central, Springfield Div., 3½s, 1951,	25,000.00	25,000.00	25,000.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	10,000.00	12,800.00
Mich. Cent'l, Detroit & B. C. Div., 5s, 1931,	60,000.00	60,000.00	72,000.00
Minneapolis & St. Louis, 7s, 1927,	16,000.00	16,000.00	23,400.00
" " " " " 5s, 1934,	20,000.00	20,000.00	22,600.00
" " " " " 4s, 1949,	25,000.00	25,000.00	25,000.00
New York Central & Hud. River, 3½s, 1937,	50,000.00	48,800.00	50,000.00
N. Y., New Haven & Hartford, 3½s, 1947,	10,000.00	10,000.00	10,000.00
" " " " " 4s, 1947,	5,000.00	5,000.00	5,400.00
" " " " " 5s, 1945,	25,000.00	25,000.00	32,500.00
Pittsb'g, McKeesp't & Young'h., 6s, 1932,	30,000.00	30,000.00	39,000.00
Rome, Watert'n & Og., Osw. & R., 7s, 1915,	20,000.00	20,000.00	26,000.00
Southwest Pennsylvania, 7s, 1917,	15,000.00	15,000.00	19,500.00
United New Jersey, 4s, 1944,	20,000.00	20,000.00	22,400.00
Totals,	\$1,227,000.00	1,225,800.00	1,405,840.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT. CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.	
BANK STOCKS.					
66 shares	Ansonia Nat. (\$50 ea.),	Ansonia, \$	3,800.00	3,800.00	4,950.00
224 "	Bridgeport "	Bridgeport,	11,200.00	11,200.00	20,160.00
119 "	City "	"	11,900.00	11,900.00	17,850.00
109 "	Connecticut "	"	10,900.00	10,900.00	16,895.00
300 "	First "	"	30,000.00	30,000.00	57,000.00
72 "	Pequonnock "	"	7,200.00	7,200.00	10,800.00
15 "	Bristol "	Bristol,	1,500.00	1,500.00	2,700.00
80 "	City "	Danbury,	3,000.00	3,000.00	3,000.00
42 "	Birmingham "	Derby,	4,200.00	4,200.00	6,300.00
50 "	Ætna "	Hartford,	5,000.00	5,000.00	10,000.00
100 "	American " (\$50 ea.),	"	5,000.00	5,000.00	7,000.00
50 "	City,	"	5,000.00	5,000.00	5,000.00
25 "	Conn. Trust & Safe Dep. Co.,	"	2,500.00	2,500.00	6,250.00
35 "	Farmers & Mechanics Nat.,	"	3,500.00	3,500.00	4,200.00
50 "	First Nat.,	"	5,000.00	5,000.00	6,500.00
50 "	Hartford "	"	5,000.00	5,000.00	7,000.00
40 "	Hartford Trust Co.,	"	4,000.00	4,000.00	7,000.00
100 "	Nat. Exchange (\$50 ea.),	"	5,000.00	5,000.00	6,250.00
21 "	Phoenix Nat.,	"	2,100.00	2,100.00	2,520.00
5 "	State,	"	500.00	500.00	650.00
5 "	United States,	"	500.00	500.00	2,000.00
27 "	Home Nat.,	Meriden,	2,700.00	2,700.00	3,350.00
13 "	Meriden "	"	1,300.00	1,300.00	1,400.00
10 "	Mechanics "	New Britain,	1,000.00	1,000.00	2,000.00
15 "	New Britain "	"	1,500.00	1,500.00	2,400.00
40 "	Merchants " (\$50 ea.),	New Haven,	2,000.00	2,000.00	2,400.00
20 "	Nat. Tradesmens,	"	2,000.00	2,000.00	3,200.00
500 "	New Haven Co. Nat. (\$10 ea.),	"	5,000.00	5,000.00	8,000.00
50 "	Second "	"	5,000.00	5,000.00	9,250.00
20 "	Yale "	"	2,000.00	2,000.00	2,600.00
50 "	Nat. Bank of Commerce, N. London,	"	5,000.00	5,000.00	7,000.00
22 "	Fairfield Co. Nat.,	Norwalk,	2,200.00	2,200.00	2,200.00
2 "	National Bank of Norwalk,	"	200.00	200.00	220.00
75 "	Thames Nat.,	Norwich,	7,500.00	7,500.00	12,000.00
40 "	City "	So. Norwalk,	4,000.00	4,000.00	8,000.00
11 "	Stamford " (\$30 ea.),	"	330.00	330.00	600.00
45 "	Citizens "	Waterbury,	4,500.00	4,500.00	6,075.00
15 "	Fourth "	"	1,500.00	1,500.00	1,950.00
30 "	Manufacturers Nat.,	"	3,000.00	3,000.00	3,600.00
160 "	Waterbury Nat. (\$30 ea.),	"	8,000.00	8,000.00	12,800.00
30 "	Am. Exch. "	New York,	8,000.00	8,000.00	6,600.00
20 "	Chatham " (\$25 ea.),	"	500.00	500.00	1,700.00
8 "	Citizens Central Nat.,	"	800.00	800.00	1,200.00
38 "	Nat. Commerce,	"	3,800.00	3,800.00	7,600.00
14 "	Corn Exchange,	"	1,400.00	1,400.00	5,480.00
30 "	Fourth Nat.,	"	3,000.00	3,000.00	6,000.00
46 "	Hanover "	"	4,600.00	4,600.00	23,000.00
30 "	Importers' & Traders Nat.,	"	3,000.00	3,000.00	16,500.00
25 "	Market & Fulton "	"	2,500.00	2,500.00	5,500.00
260 "	Mechanics Nat. (\$25 ea.),	"	6,500.00	6,500.00	16,250.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
80 shares	Mercantile Nat., New York, \$	3,000.00	3,000.00	7,300.00
67 "	Merchants " (\$50 ea.), "	3,350.00	3,350.00	5,360.00
1 "	Nat. North America, "	100.00	100.00	200.00
15 "	Nat. Park, "	1,500.00	1,500.00	7,200.00
Totals,		\$ 222,080.00	222,080.00	402,840.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	6,726 ; total amount,	\$1,563,570.20
2	Number of depositors having \$1,000 and not over \$2,000,	1,080 ; total amount,	1,487,374.66
3	Number of depositors having over \$2,000 and not over \$10,000,	355 ; total amount,	859,687.75
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	8,161 ; total deposits,	\$3,910,633.61
6	Largest amount due a single depositor,		7,172.18
7	Number of accounts opened during the past year, 1,397 ; number closed, 1,146 ; increase, 251.		
8	Amount deposited, including interest credited, during the past year,		958,653.11
9	Amount withdrawn during the past year,		860,867.96
10	Amount of increase,		97,785.15
11	Total of interest and profit and loss, and rent accounts per last report,	\$61,539.11	
12	Amount of income received during the year,	196,557.28—	258,096.39
13	Total expenses, including salaries, during the year,	11,585.86	
14	State tax during the year,	7,371.66	
15	Town and city taxes and assessments paid,	1,571.81	
16	Net amount of premiums charged off,	42,518.86	
17	All other amounts charged off,	84.55	
18	Dividends, 1½ per cent. paid Jan. 1, 1904 ; amount,	64,657.39	
	1½ per cent. paid July 1, 1904 ; amount,	65,799.77	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss, and rent accounts per this report,	62,506.99—	258,096.39
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		21,500.00
23	Loans on real estate—are they all first mortgages ?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		45,200.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		16,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$30,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%
28	Net income from foreclosed real estate during the past year,	825.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, Second Monday in July.	

OFFICERS.—President, William E. Seeley; Treasurer, Edward W. Marsh; Directors or Trustees, Enoch P. Hincks, Edward R. Ives, Morris B. Beardsley, John A. Rusling, David F. Read, Daniel E. Marsh, George Comstock, Lucius H. Mills, Lewis B. Curtis, Waldo C. Bryant.

PEOPLE'S SAVING BANK, ROCKVILLE.

E. STEVENS HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$322,660.00	Whole amount of deposits,	\$564,920.25
Loans on personal security only,	5,875.00	Surplus account,	13,000.00
School district notes and orders,	436.45	Interest account, less current expenses, and taxes paid,	20,793.76
Town, city, school district, and corporation bonds,	33,000.00		
Railroad bonds,	181,000.00		
Bank stocks in Connecticut,	87,600.00		
Furniture and fixtures,	1,000.00		
Cash in banks,	14,152.49		
Cash in vault,	2,990.07		
Total Assets,	\$598,714.01	Total Liabilities,	\$598,714.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Norwich, 5s, 1908, \$	1,000.00	1,000.00	1,050.00
Dubuque, 5s, 1907,	4,500.00	4,500.00	4,680.00
Denver, 6s, 1905,	1,500.00	1,500.00	1,500.00
Topeka, 5s, 1913,	5,000.00	5,000.00	5,500.00
Tacoma, 5s, 1918,	5,000.00	5,000.00	5,500.00
Pueblo, 5s, 1912,	6,000.00	6,000.00	6,000.00
Colorado Springs, 4s, 1914,	10,000.00	10,000.00	10,300.00
Totals,	\$ 33,000.00	33,000.00	34,530.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul, 5s, 1910, \$	5,000.00	5,000.00	6,000.00
Chicago & Alton, 6s, 1912,	4,000.00	4,000.00	5,000.00
Evansville & Terre Haute, 5s, 1930,	10,000.00	10,000.00	11,000.00
Staten Island, 4½s, 1945,	10,000.00	10,000.00	10,500.00
Cleveland, C. C. & St. L., 4s, 1990,	5,000.00	5,000.00	5,200.00
Hereford, 4s, 1930,	8,000.00	8,000.00	8,400.00
Chic., Bur. & Quincy, Neb. Ext., 4s, 1927,	10,000.00	10,000.00	10,600.00
" " " Denver, 4s, 1922,	7,000.00	7,000.00	7,000.00
" " " Iowa, 4s, 1919,	9,000.00	9,000.00	9,000.00
" " " Ext., 4s, 1905,	6,000.00	6,000.00	6,000.00
Ill. Central, Louisville Div., 3½s, 1953,	8,000.00	8,000.00	8,000.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,000.00

PEOPLE'S SAVING BANK, ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
St. Louis, Iron Mt., & Southern River & Gulf Div.,	4s,	1933,	\$	10,000.00	9,500.00	9,500.00
Burlington, Cedar Rapids & Northern,	5s,			10,000.00	10,000.00	10,500.00
St. Louis Terminal R. R. Association,	4s,	1953,		10,000.00	9,900.00	9,900.00
Minneapolis & St. Louis,	4s,	1949,		10,000.00	9,800.00	9,800.00
Totals,			\$	182,000.00	181,000.00	187,400.00
BANK STOCKS.						
300 shares First National,			Rockville,	\$ 30,000.00	36,900.00	33,000.00
280 " " Rockville			"	28,000.00	31,700.00	30,800.00
35 " " First			Stafford,	3,500.00	3,500.00	4,900.00
40 " " "			Hartford,	4,000.00	5,650.00	5,600.00
7 " " City,			"	700.00	700.00	680.00
10 " " Aetna National,			"	1,000.00	1,250.00	1,900.00
20 " " Charter Oak			"	2,000.00	2,950.00	2,400.00
19 " " Farmers & Mechanics,			"	1,900.00	2,350.00	2,280.00
6 " " Hartford Trust Co.,			"	600.00	600.00	1,140.00
16 " " Conn. Trust & Safe Deposit Co.,			"	1,600.00	2,000.00	3,680.00
Totals,			\$	73,800.00	87,600.00	86,380.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,277; total amount,	\$282,171.25
2	Number of depositors having \$1,000 and not over \$2,000,	114; total amount,	145,423.00
3	Number of depositors having over \$2,000 and not over \$10,000,	41; total amount,	187,326.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,432; total deposits,	\$564,920.25
6	Largest amount due a single depositor,		6,784.00
7	Number of accounts opened during the past year, 185; number closed, 104; increase, 81.		
8	Amount deposited, including interest credited, during the past year,		120,388.86
9	Amount withdrawn during the past year,		78,683.24
10	Amount of increase,		41,705.62
11	Total of interest and profit and loss and rent accounts per last report,	\$19,539.34	
12	Amount of income received during the year,	27,511.92—	47,051.26

PEOPLE'S SAVING BANK, ROCKVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses including salaries during the year,	\$2,598.58	
14	State tax during the year,	1,018.90	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	1,048.54	
17	All other amounts charged off,	25.20	
18	*Dividends; 2 per cent. paid Jan. 1, 1904; amount,	9,561.28	
	2 per cent. paid July 1, 1904; amount,	10,020.05	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	20,798.76—	\$47,051.26
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		34,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Wm. H. Prescott; Treasurer, E. Stevens Henry; Directors or Trustees, Wm. H. Prescott, E. S. Henry, E. H. Preston, A. N. Belding, C. E. Harwood, J. E. Fisk, F. A. Randall, E. A. Kuhnly, S. A. Harrington, A. P. Dickinson.

* $3\frac{1}{2}$ per cent. per annum in excess of \$1,000.

PUTNAM SAVINGS BANK.

JEROME TOURTELLOTTE, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$371,233.00	Whole amount of deposits, \$2,452,533.14	
Loans on collateral security, . . .	43,190.76	Surplus account, . . .	75,000.00
Loans on personal security only, . . .	3,400.00	Interest account, less current expenses, and taxes paid, . . .	29,000.65
Town, city, and borough notes and orders, . . .	123,215.00	Profit and loss account, . . .	214.48
Town, city, school district, and corporation bonds, . . .	625,000.00		
Railroad bonds, . . .	1,255,000.00		
Bank stocks in Connecticut, . . .	25,000.00		
Real estate by foreclosure, . . .	4,500.00		
Cash in banks, . . .	95,845.41		
Cash in vault, . . .	10,864.05		
Total Assets, . . .	\$2,556,748.22	Total Liabilities, . . .	\$2,556,748.22

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodstock, . . .	\$ 6,900.00	6,900.00	6,900.00
" of Putnam, . . .	98,565.00	98,565.00	98,565.00
City of Putnam, . . .	17,750.00	17,750.00	17,750.00
Totals, . . .	\$ 123,215.00	123,215.00	123,215.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Ansonia, Conn., 4s, 1912, . . .	\$ 25,000.00	25,000.00	25,400.00
" Norwalk, " 3½s, 1918, . . .	25,000.00	25,000.00	25,000.00
City of Norwich, " 3½s, 1925, . . .	15,000.00	15,000.00	15,000.00
" Atlantic City, N. J., 4½s, 1924, . . .	50,000.00	50,000.00	55,000.00
" Columbus, Ohio, 5s, 1910, . . .	40,000.00	40,000.00	43,000.00
" Dayton, " 4s, 1908, . . .	20,000.00	20,000.00	20,200.00
" Toledo, " 4s, 1942, . . .	30,000.00	30,000.00	31,500.00
" Kansas City, Mo., 4s, 1910, . . .	25,000.00	25,000.00	25,300.00
" " 4½s, 1915, . . .	15,000.00	15,000.00	15,500.00
" Louisville, Ky., 4s, 1910, . . .	20,000.00	20,000.00	20,300.00
" Minneapolis, Minn., 4½s, 1923, . . .	15,000.00	15,000.00	16,500.00
" St. Paul, " 4s, 1920, . . .	20,000.00	20,000.00	20,700.00
" Muskegon, Mich., 4s, 1920, . . .	20,000.00	20,000.00	20,700.00
" " 5s, 1917-1922, . . .	25,000.00	25,000.00	28,600.00
" Saginaw, " 4s, 1907, . . .	15,000.00	15,000.00	15,100.00
" " 3½s, 1920, . . .	15,000.00	15,000.00	15,000.00
" Omaha, Neb., 4½s, 1906, . . .	30,000.00	30,000.00	30,150.00
" " 5s, 1912, . . .	10,000.00	10,000.00	10,850.00

PUTNAM SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.				
City of Pueblo, Col.,	4s, 1914,	\$ 30,000.00	30,000.00	30,600.00
" Pawtucket, R. I.,	4s, 1910,	20,000.00	20,000.00	20,300.00
" " "	4s, 1937,	30,000.00	30,000.00	31,500.00
" Portland, Ore.,	5s, 1922,	15,000.00	15,000.00	17,000.00
" St. Louis, Mo.,	4s, 1908,	20,000.00	20,000.00	20,200.00
" Terre Haute, Ind.,	4s, 1915,	35,000.00	35,000.00	35,700.00
Omaha Water Works Co.,	5s, 1946,	60,000.00	60,000.00	60,000.00
Totals,		\$ 625,000.00	625,000.00	649,100.00
RAILROAD BONDS.				
Buffalo & Susquehanna R. R.,	4s, 1951,	\$ 70,000.00	70,000.00	70,000.00
Chicago & Alton, Refunding,	3s, 1949,	100,000.00	100,000.00	90,000.00
Chicago, Burlington & Quincy :—				
Illinois Division,	3½s, 1949,	100,000.00	100,000.00	100,000.00
Chicago, Milwaukee & St. Paul System :—				
General gold bonds, series A,	4s, 1939,	25,000.00	25,000.00	27,500.00
Chic. & Pac., Western Div.,	5s, 1921,	50,000.00	50,000.00	58,000.00
Mineral Point Div.,	5s, 1910,	50,000.00	50,000.00	53,000.00
Dubuque Div.,	6s, 1920,	10,000.00	10,000.00	12,500.00
Southwestern Div.,	6s, 1909,	20,000.00	20,000.00	22,500.00
Wisconsin Valley Div.,	7s, 1907,	15,000.00	15,000.00	16,800.00
Chicago & Northwestern System :—				
Ottumwa & Cedar Falls Div.,	5s, 1909,	30,000.00	30,000.00	31,800.00
Madison Extension Div.,	7s, 1911,	20,000.00	20,000.00	24,000.00
Sioux City & Pacific Div.,	3½s, 1936,	25,000.00	25,000.00	25,000.00
Chicago, Rock Island & Pacific,	4s, 1938,	100,000.00	100,000.00	104,500.00
Illinois Central System :—				
Omaha Div.,	3s, 1951,	50,000.00	50,000.00	45,000.00
Litchfield Div.,	3s, 1951,	10,000.00	10,000.00	9,000.00
Louisville Div.,	3½s, 1958,	75,000.00	75,000.00	75,000.00
Western Lines Div.,	4s, 1951,	25,000.00	25,000.00	26,000.00
Joliet & Northern Indiana,	7s, 1907,	20,000.00	20,000.00	21,600.00
Mineral Range R. R.,	5s, 1931,	10,000.00	10,000.00	10,000.00
Minneapolis & St. Louis,	4s, 1949,	75,000.00	75,000.00	75,000.00
" " "	5s, 1934,	25,000.00	25,000.00	28,600.00
St. Paul, Minn. & Manitoba,	4½s, 1938,	50,000.00	50,000.00	55,000.00
Montana Central Div.,	5s, 1937,	75,000.00	75,000.00	88,500.00
Extension Div.,	4s, 1937,	100,000.00	100,000.00	104,000.00
Terre Haute & Indianapolis R. R.,	5s, 1925,	25,000.00	25,000.00	26,000.00
Terminal Asso. of St. Louis,	4s, 1953,	100,000.00	100,000.00	100,000.00
Totals,		\$ 1,355,000.00	1,255,000.00	1,299,300.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
100 shares Thames Nat., Norwich, Conn.,	\$ 10,000.00	10,000.00	16,000.00
150 " First " Putnam, "	15,000.00	15,000.00	20,000.00
Totals,	\$ 25,000.00	25,000.00	36,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,501; total amount,	\$1,200,760.24
2	Number of depositors having \$1,000 and not over \$2,000,	579; total amount,	756,369.63
3	Number of depositors having over \$2,000 and not over \$10,000,	149; total amount,	467,898.48
4	Number of depositors having over \$10,000,	2; total amount,	27,509.79
5	Total number of depositors,	6,231; total deposits,	\$2,452,533.14
6	Largest amount due a single depositor,		14,270.01
7	Number of accounts opened during the past year, 796; number closed, 682; increase, 114.		
8	Amount deposited, including interest credited, during the past year,		557,656.78
9	Amount withdrawn during the past year,		467,773.29
10	Amount of increase,		89,883.44
11	Total of interest and profit and loss and rent accounts per last report,	\$35,972.15	
12	Amount of income received during the year,	104,653.08—	140,625.18
13	Total expenses, including salaries, during the year,	5,641.28	
14	State tax during the year,	5,569.02	
15	Town and city taxes and assessments paid,	88.88	
16	Net amount of premiums charged off,	10,583.09	
17	All other amounts charged off,	0	
18	*Dividends, 2 per cent. paid Oct. 1, 1903; amount,	42,830.24	
	2 per cent. paid April 1, 1904; amount,	43,698.19	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	29,215.08—	140,625.18
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00

*2 per cent. per annum in excess of \$1,000.

PUTNAM SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

- | | | |
|----|--|-------|
| 27 | Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . | 6% |
| 28 | Net income from foreclosed real estate during the past year, . | \$270 |
| 29 | Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July. | |
| 30 | Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July. | |

OFFICERS.— President, George W. Holt; Treasurer, Jerome Tourtellotte. Directors or Trustees, George W. Holt, John A. Carpenter, Jerome Tourtellotte, John M. Paine, Clarendon M. Green, Charles P. Grosvenor, Charles M. Fenner, James N. Kingsbury, Benjamin Grosvenor.

RIDGEFIELD SAVINGS BANK.

GEORGE E. BENEDICT, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$397,301.53	Whole amount of deposits, . . .	\$648,098.86
Loans on personal security only, . . .	59,285.04	Surplus account, . . .	26,000.00
Town, city, school district, and corporation bonds, . . .	28,000.00	Interest account, less current expenses, and taxes paid, . . .	3,701.87
Railroad bonds, . . .	103,087.50	Profit and loss account, . . .	1,190.00
Bank stocks in Connecticut, . . .	20,052.00		
Real estate by foreclosure, . . .	8,689.37		
Saves, . . .	850.00		
Cash in banks, . . .	58,491.92		
Cash in vault, . . .	3,283.37		
Total Assets, . . .	\$678,990.73	Total Liabilities, . . .	\$678,990.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, 6s, 1909, \$	3,000.00	3,000.00	3,200.00
City of Omaha, paving, 5s, 1906, . . .	5,000.00	5,000.00	5,050.00
Fort Wayne, Ind., 4½s, 1913, . . .	10,000.00	10,000.00	10,500.00
Town of Ridgefield, 3½s, 1917, . . .	10,000.00	10,000.00	10,000.00
Totals, \$	28,000.00	28,000.00	28,750.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 4s, 1908, \$	38,000.00	38,000.00	39,700.00
Minn. & St. Louis, 4s, 1949, . . .	40,000.00	40,000.00	38,000.00
Chicago, Milwaukee & St. Paul:—			
Minn. & Wis. Division, 5s, 1921, . . .	5,000.00	5,000.00	5,800.00
Louisville & Nashville, 4s, 1940, . . .	10,000.00	10,087.50	10,087.50
Buffalo & Susquehanna, 4s, 1951, . . .	10,000.00	9,950.00	9,950.00
Totals, \$	108,000.00	103,037.50	108,587.50
BANK STOCKS.			
20 shares First National, Meriden, Conn., . . \$	2,000.00	2,850.00	4,000.00
11 " Fairfield County Nat., Norwalk, . . .	1,100.00	1,100.00	1,100.00
37 " National Bank of Norwalk, . . .	3,700.00	3,902.00	4,000.00
50 " City National Bank of Danbury, . . .	5,000.00	5,000.00	5,000.00
72 " Danbury National, . . .	7,200.00	7,200.00	7,200.00
Totals, \$	19,000.00	20,052.00	21,800.00

RIDGEFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,531; total amount,	\$287,022.78
2	Number of depositors having \$1,000 and not over \$2,000,	113; total amount,	147,480.65
3	Number of depositors having over \$2,000 and not over \$10,000,	64; total amount,	213,595.43
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,708; total deposits,	\$648,098.86
6	Largest amount due a single depositor,		7,504.94
7	Number of accounts opened during the past year, 283; number closed, 138; increase, 95.		
8	Amount deposited, including interest credited, during the past year,		178,989.29
9	Amount withdrawn during the past year,		123,158.95
10	Amount of increase,		55,830.34
11	Total of interest and profit and loss, and rent accounts per last report,	\$3,114.31	
12	Amount of income received during the year,	32,702.52—	35,816.83
13	Total expenses, including salaries, during the year,	2,293.68—	
14	State tax during the year,	1,139.59	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	337.50	
17	All other amounts charged off,	2,008.74	
18	Dividends, 2 per cent. paid Jan., 1904; amount,	11,423.14	
	2 per cent. paid July, 1904; amount,	11,722.31	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	4,891.87—	35,816.83
21	Amount of past-due paper at this time is		100.00
22	Amount of assets yielding no income the past year,		8,689.37
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,850.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,300.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in July.		

OFFICERS.—President, D. Smith Sholes; Treasurer, George E. Benedict; Directors or Trustees, D. Smith Sholes, William H. Beers, Samuel Keeler, J. L. Dauchy, E. J. Couch, C. B. Northrop, John Brophy, Richard W. Osborn, Michael T. McGlynn, George L. Rockwell, Ebenezer A. Hoyt, D. F. Bedient, George E. Benedict.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOS. L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$285,265.68	Whole amount of deposits, . . .	\$859,391.84
Loans on collateral security, . . .	107,556.41	Surplus account, . . .	27,289.46
Loans on personal security only, . . .	15,455.00	Interest account, less current expenses, and taxes paid, and profit and loss accounts, . . .	21,398.78
Town, city, and borough notes and orders, . . .	7,965.55		
Town, city, school district, and corporation bonds, . .	245,797.81		
Railroad bonds, . . .	224,427.25		
Railroad stocks, . . .	500.00		
Bank stocks in Connecticut, . .	34,007.50		
Real estate by foreclosure, . .	19,562.00		
Banking house, . . .	7,000.00		
Cash in banks, . . .	4,852.62		
Cash in vault, . . .	5,690.26		
Total Assets, . . .	\$908,080.08	Total Liabilities, . . .	\$908,080.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Salisbury, \$	7,965.55	7,965.55	7,965.55
RAILROAD STOCKS.			
12 shares Pere Marquette R. R., . . . \$	1,200.00	500.00	850.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Salisbury, Conn., 4½s, . . . \$	18,500.00	18,500.00	18,500.00
" Bristol, " 4s, 1927, . . .	15,000.00	16,275.00	16,000.00
City of Rockville, " 4s, 1927, . . .	5,000.00	5,250.00	5,800.00
" Los Angeles, Cal., 4½s, . . .	2,800.00	2,415.00	2,800.00
" San Jose, " 4½s, . . .	4,125.00	4,425.00	4,800.00
" Colorado Springs, Col., 4s, 1929, . . .	5,000.00	5,000.00	5,100.00
" " " 4s, 1918, . . .	5,000.00	4,975.00	5,000.00
" Pueblo, " 4½s, 1910, . . .	10,000.00	10,800.00	10,500.00
" " " 4½s, 1918, . . .	5,000.00	5,000.00	5,800.00
" Kansas City, Kansas, 6s, various, . . .	10,000.00	10,800.00	10,500.00
" " " 5s, " . . .	10,000.00	12,000.00	11,000.00
" Wichita, " 5s, 1910, . . .	10,000.00	11,050.00	10,500.00
" Boston, Mass., 3½s, 1940, . . .	10,000.00	10,900.00	10,800.00
" Duluth, Minn., 4s, 1920, . . .	6,000.00	6,000.00	6,000.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.					
City of Muskegon, Mich.,	5s,	1913, \$	5,000.00	5,400.00	5,400.00
" " "	4s,	1934,	10,000.00	10,000.00	10,400.00
" New York, N. Y.,	3½s,	1933,	5,000.00	5,000.00	5,000.00
" Omaha, Neb.,	5s,	1912,	10,000.00	11,000.00	11,000.00
" " "	5s,	1911,	5,000.00	5,700.00	5,900.00
" " "	4s,	1919,	5,000.00	5,456.51	5,400.00
" " "	4½s,	1933,	10,000.00	11,000.00	11,000.00
" " "	4s,	1921,	5,000.00	5,250.00	5,300.00
" Paterson, N. J.,	4s,	1932,	5,000.00	5,000.00	5,200.00
" Canton, Ohio,	4½s,	1911,	5,000.00	5,000.00	5,150.00
" Cleveland, "	4s,	1935,	5,000.00	5,875.00	5,900.00
" Lima, "	3½s,	1922,	5,000.00	5,000.00	5,000.00
" Toledo, "	3½s,	1920,	11,000.00	11,476.30	11,000.00
" " "	3½s,	1936,	15,000.00	15,750.00	15,000.00
" " "	4½s,	1912,	5,000.00	5,500.00	5,500.00
" " "	3½s,	1921,	5,000.00	5,000.00	5,000.00
" Columbus, "	4s,	1933,	5,000.00	5,000.00	5,100.00
Totals,			\$ 231,925.00	245,797.81	241,650.00
RAILROAD BONDS.					
Ashland Coal and Iron Co.,	4s,	1925, \$	10,000.00	10,500.00	10,500.00
Ashtabula & Pittsburg,	6s,	1908,	5,000.00	5,800.00	5,500.00
Baltimore & Harrisburg,	5s,	1936,	10,000.00	12,400.00	12,000.00
Central of New Jersey,	5s,	1937,	5,000.00	6,550.00	6,600.00
Chi., Burl. & Quincy, Iowa Div.,	5s,	1919,	10,000.00	11,500.00	11,000.00
Chicago & Eastern Illinois,	5s,	1937,	10,000.00	11,500.00	11,200.00
" " " "	6s,	1907,	5,000.00	5,200.00	5,350.00
Chicago, Mil. & St. Paul:—					
General,	3½s,	1939,	5,000.00	5,000.00	5,000.00
Dubuque Division,	6s,	1920,	20,000.00	22,875.00	25,200.00
Southern Minnesota Div.,	6s,	1910,	17,000.00	19,512.50	18,700.00
Wisconsin & Minnesota	6s,	1910,	10,000.00	12,100.00	11,400.00
Chicago, Rock Island & Pacific,	4s,	1938,	25,000.00	26,700.00	26,250.00
Michigan Central,	5s,	1931,	5,000.00	6,000.00	6,000.00
Minneapolis & St. Louis,	4s,	1949,	5,000.00	5,000.00	4,750.00
New York, New Haven & Hartford,	4s,	1947,	10,000.00	11,600.00	11,000.00
" " " "	4s,	1914,	10,000.00	10,000.00	10,000.00
St. Paul, Minn. & Manitoba,	6s,	1909,	10,000.00	11,500.00	11,200.00
Montana Extension,	4s,	1937,	10,000.00	10,300.00	10,300.00
Dakota " "	6s,	1910,	5,000.00	5,968.75	5,600.00
Eastern Railway Minnesota,	5s,	1903,	5,000.00	5,450.00	5,200.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1927,	8,200.00	8,971.00	9,000.00
Totals,			\$ 200,200.00	224,427.25	221,750.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
84 shares	National Iron, Fall Village,	\$ 8,400.00	10,160.00	8,400.00
16 "	Phoenix National, Hartford,	1,600.00	1,960.00	2,000.00
20 "	Uncas " Norwich,	2,000.00	2,500.00	2,500.00
50 "	Pequonnock Nat., Bridgeport,	5,000.00	6,300.00	7,500.00
50 "	Nat. Commerce, New London,	5,000.00	6,187.50	7,000.00
55 "	Waterbury Nat., Waterbury,	2,750.00	4,400.00	4,400.00
20 "	City Nat., Danbury,	2,000.00	2,500.00	2,200.00
Totals,		\$ 26,750.00	34,007.50	34,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,095; total amount,	\$422,320.07
2	Number of depositors having \$1,000 and not over \$2,000,	167; total amount,	211,687.97
3	Number of depositors having over \$2,000 and not over \$10,000,	61; total amount,	212,552.68
4	Number of depositors having over \$10,000,	1; total amount,	12,881.12
5	Total number of depositors,	2,324; total deposits,	\$859,391.84
6	Largest amount due a single depositor,		12,881.12
7	Number of accounts opened during the past year, 300; number closed, 381; decrease, 81.		
8	Amount deposited, including interest credited, during the past year,		169,354.09
9	Amount withdrawn during the past year,		156,143.67
10	Amount of increase,		13,210.42
11	Total of interest and profit and loss, and rent accounts per last report,	\$18,645.74	
12	Amount of income received during the year,	40,814.04—	58,959.78
13	Total expenses, including salaries, during the year,	3,034.19	
14	State tax during the year,	1,658.62	
15	Town and city taxes and assessments paid,	248.58	
16	Net amount of premiums charged off,	2,029.42	
17	All other amounts charged off,	125.26	
18	Dividends, 1½ per cent. paid Oct. 1, 1903; amount, 1½ per cent. paid April 1, 1904; amount,	14,043.48 14,301.45	
19	Net amount carried to surplus,	2,125.00	
20	Total of interest and profit and loss, less rent accounts, per this report,	21,398.78—	58,959.78
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		10,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	60,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4
28	Net income from foreclosed real estate during the past year,	953.46
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.—President, George B. Burrall; Treasurer, Thomas L. Norton; Directors or Trustees, M. H. Robbins, Charles H. Bissell, H. F. Landon, George L. Hurd, Dwight Allyn, Wm. Kane, E. Eggleston, J. S. Perkins.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$759,821.96	Whole amount of deposits, \$2,176,988.40	
Loans on collateral security, . . .	180,840.21	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	71,992.50	Interest account, less current expenses, and taxes paid, . . .	18,143.42
Town, city, and borough notes and orders, . . .	48,000.00	Profit and loss account, . . .	191.94
School district notes and orders, . . .	255.00	Rent account, . . .	32.00
Town, city, school district, and corporation bonds, . . .	694,866.50		
Railroad bonds, . . .	248,000.00		
Railroad stocks, . . .	5,000.00		
Bank stocks in Connecticut, . . .	78,000.00		
Bank stocks in other states, . . .	19,000.00		
Real estate by foreclosure, . . .	7,088.10		
Banking house, . . .	88,189.68		
Insurance and taxes advanced on real estate mortgaged, . . .	65.05		
Premium account, . . .	82,902.55		
Cash in banks, . . .	54,826.79		
Cash in vault, . . .	14,507.42		
Total Assets, . . .	\$2,240,350.76	Total Liabilities, . . .	\$2,240,350.76

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Ansonia, Conn.,	\$ 15,500.00	15,500.00	15,500.00
Town of Seymour, "	14,000.00	14,000.00	14,000.00
" Huntington, "	8,500.00	8,500.00	8,500.00
" Beacon Falls, "	10,000.00	10,000.00	10,000.00
Totals,	\$ 48,000.00	48,000.00	48,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, No. 1, Oxford, Conn., \$	255.00	255.00	255.00
RAILROAD STOCKS.			
New York, New Haven & Hartford R. R. Co., \$	5,000.00	5,000.00	9,625.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS							
City of Ansonia, Conn., gold,	3½s,	1923, \$			58,000.00	58,000.00	58,000.00
" Derby, "	4s,	1915,			7,000.00	7,000.00	7,305.20
" Bridgeport, "	4s,	1914,			6,000.00	6,000.00	6,149.45
" " "	4s,	1919,			12,000.00	12,000.00	12,694.00
" " "	4s,	1924,			5,000.00	5,000.00	5,345.00
Town of Stratford, "	4s,	1918,			10,000.00	10,000.00	10,418.00
" Orange, " gold,	4s,	1916,			11,000.00	11,000.00	11,418.00
City of Waterbury, "	4s,	1919,			7,000.00	7,000.00	7,310.00
Center School-Dist., W'bury, gold,	4s,	1938,			10,000.00	10,000.00	10,772.00
Wash'ton Sch. Dist., Hartf'd,	4s,	1919,			5,000.00	5,000.00	5,230.50
City of New Britain, Conn.,	4s,	1925,			4,000.00	4,000.00	4,234.40
" " "	4s,	1927,			10,000.00	10,000.00	10,609.00
Town of Southington, "	4s,	1917,			2,000.00	2,000.00	2,078.60
" Lyme, "	4s,	1918,			10,000.00	10,000.00	10,425.00
" Essex, "	3-½s,	1928,			10,000.00	10,000.00	10,250.00
City of Middletown, "	3-½s,	1915,			2,000.00	2,000.00	2,040.00
" Meriden, "	4s,	1905,			1,000.00	1,000.00	1,002.50
" " "	4s,	1908,			2,000.00	2,000.00	2,032.60
" New Haven, "	4s,	1916,			5,000.00	5,000.00	5,230.50
" " "	4s,	1917,			5,000.00	5,000.00	5,251.50
" " "	4s,	1928,			1,000.00	1,000.00	1,079.60
Town of " "	3½s,	1919,			2,000.00	2,000.00	2,005.00
County of " "	3½s,	1915,			4,000.00	4,000.00	4,080.00
Town of Wind'r Locks, "	4s,	1919,			7,000.00	7,000.00	7,310.00
City of Putnam, "	3½s,	1929,			20,000.00	20,000.00	20,000.00
" New London, "	3½s,	1919,			5,000.00	5,000.00	5,000.00
" Stamford, " gold,	4s,	1914,			3,000.00	3,000.00	3,123.00
" Norwalk, " "	4s,	1935,			5,000.00	5,000.00	5,464.50
Town of Greenwich, "	4s,	1915,			3,000.00	3,000.00	3,090.00
" Killingly, "	3½s,	1920,			10,000.00	10,000.00	10,000.00
" Portland, "	3½s,	1919,			10,000.00	10,000.00	10,000.00
Borough of Wall'ford, "	3½s,	1919,			3,000.00	3,000.00	3,000.00
City of Danbury, "	4s,	1930,			5,000.00	5,000.00	5,246.00
Town of Huntington, " gold,	4s,	1917,			2,000.00	2,000.00	2,081.20
City of Providence, R. I.,	4s,	1926,			3,000.00	3,000.00	3,364.00
" Boston, Mass., "	5s,	1905,			2,000.00	2,000.00	2,030.00
" Paterson, N. J., "	4½s,	1906,			5,000.00	5,000.00	5,067.00
" " "	4s,	1923,			10,000.00	10,000.00	10,527.00
" " "	4s,	1932,			5,000.00	5,000.00	5,351.00
" Hoboken, "	4s,	1918,			10,000.00	10,000.00	10,664.00
" Trenton, "	4s,	1909,			10,000.00	10,000.00	10,143.00
" " "	4s,	1917,			9,000.00	9,000.00	9,568.40
" Camden, "	4½s,	1922,			10,000.00	10,000.00	11,472.00
" Columbus, Ohio,	4s,	1905,			88,000.00	88,000.00	88,095.00
" " "	5s,	1911,			1,000.00	1,000.00	1,053.00
" Cincinnati, " gold,	6s,	1906,			3,000.00	3,000.00	3,100.00
" " "	6s,	1909,			1,000.00	1,000.00	1,075.00
" Toledo, "	4s,	1925,			5,000.00	5,000.00	5,363.50
" " "	4s,	1917,			1,000.00	1,000.00	1,050.00
" " "	4½s,	1919,			5,000.00	5,000.00	5,579.50

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
City of Toledo, Ohio,	4s,	1942,	\$	1,000.00	1,000.00	1,100.00
" " "	3½s,	1929,		25,000.00	25,000.00	25,060.00
" Canton, "	5s,	1916,		10,000.00	10,000.00	11,460.00
" Cleveland, "	4s,	1918,		10,000.00	10,000.00	10,519.00
" South Bend, Ind.,	3½s,	1912,		5,000.00	5,000.00	5,000.00
" New Albany, " gold,	5s,	1915,		20,000.00	20,000.00	22,720.00
" Jamestown, N. Y.,	4s,	1923,		15,000.00	15,000.00	16,015.50
" Chicago, Ill.,	4s,	1908,		1,000.00	1,000.00	1,018.50
" Grand Rapids, Mich.,	4½s,	1912,		15,000.00	15,000.00	16,147.50
" Bay City, "	4s,	1933,		10,000.00	10,000.00	10,581.00
" Muskegon, "	5s,	1920,		5,000.00	5,000.00	5,779.50
" Saginaw, "	4s,	1917,		10,000.00	10,000.00	10,400.00
" Lexington, Ky.,	4½s,	1920,		11,000.00	11,000.00	11,217.00
" " "	4½s,	1904,		9,000.00	9,000.00	9,000.00
" Duluth, Minn.,	4s,	1920,		15,000.00	15,000.00	15,849.50
" Winona, "	5s,	1919,		10,000.00	10,000.00	11,612.00
" Minneapolis, "	4½s,	1914,		2,000.00	2,000.00	2,160.00
" " "	4½s,	1922,		3,000.00	3,000.00	3,390.00
" " "	4s,	1922,		1,000.00	1,000.00	1,066.00
" " "	4s,	1917,		1,000.00	1,000.00	1,050.00
" St. Louis, Mo., gold,	4s,	1911,		4,866.50	4,866.50	5,125.00
" " "	3½s,	1922,		15,000.00	15,000.00	14,400.00
" Kansas City, "	4½s,	1915,		10,000.00	10,000.00	10,907.00
" " "	4s,	1910,		1,000.00	1,000.00	1,025.00
" Colorado Springs, Col.,	4s,	1918,		25,000.00	25,000.00	25,665.00
" Portland, Oregon,	5s,	1923,		5,000.00	5,000.00	5,806.00
" Omaha, Neb.,	4½s,	1905,		4,000.00	4,000.00	4,001.00
" " "	4½s,	1906,		3,000.00	3,000.00	3,025.00
" " "	4½s,	1907,		4,000.00	4,000.00	4,056.80
" " "	4½s,	1906,		15,000.00	15,000.00	15,180.50
" " "	5s,	1909,		2,000.00	2,000.00	2,090.00
" " "	5s,	1912,		2,000.00	2,000.00	2,150.00
" " "	4s,	1933,		10,000.00	10,000.00	10,171.00
" " "	4½s,	1934,		10,000.00	10,000.00	11,037.00
" " "	4s,	1918,		5,000.00	5,000.00	5,052.00
County of Windham, Conn.,	3½s,	1906,		20,000.00	20,000.00	20,000.00
Totals,			\$	694,866.50	694,806.50	722,939.75
RAILROAD BONDS.						
New London Northern,	5s,	1910,	\$	2,000.00	2,000.00	2,133.00
" " "	4s,	1910,		1,000.00	1,000.00	1,016.00
Old Colony, gold,	4s,	1925,		5,000.00	5,000.00	5,298.00
" " "	4s,	1924,		2,000.00	2,000.00	2,113.00
N. Y., New Haven & Hartford,	4s,	1947,		11,000.00	11,000.00	11,550.00
Boston & Maine, gold,	4½s,	1944,		5,000.00	5,000.00	5,850.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
N. Y. Cent. & Hudson River, gold, 3½s,	1997,	\$		17,000.00	17,000.00	17,085.00
N. Y., Lackawanna & Western, 6s,	1921,			5,000.00	5,000.00	6,450.00
Utica & Black River, gold, 4s,	1922,			10,000.00	10,000.00	10,450.00
Central Ry. of New Jersey, gold, 5s,	1987,			15,000.00	15,000.00	20,100.00
Mich. Cent., Det. & Bay City Div., 6s,	1931,			7,000.00	7,000.00	8,470.00
Erie & Pittsburg, 3½s,	1940,			25,000.00	25,000.00	25,000.00
Iowa Falls & Sioux City, 7s,	1917,			2,000.00	2,000.00	2,500.00
Minneapolis & St. Louis, 7s,	1927,			6,000.00	6,000.00	8,700.00
Chic., Rock Island & Pacific, gold, 4s,	1988,			5,000.00	5,000.00	5,237.50
Chicago, Burlington & Quincy, 3½s,	1949,			30,000.00	30,000.00	28,300.00
Chicago & Alton, gold, 3s,	1949,			5,000.00	5,000.00	4,237.50
Chic. & North'n, gen. mtg., gold, 3½s,	1987,			5,000.00	5,000.00	5,000.00
Menominee Division, " 7s,	1911,			5,000.00	5,000.00	6,250.00
Madison Extension, " 7s,	1911,			5,000.00	5,000.00	6,250.00
Chicago, Milwaukee & St. Paul :—						
C. & P. Division, 6s,	1910,			11,000.00	11,000.00	12,402.50
Dubuque " 6s,	1920,			12,000.00	12,000.00	15,120.00
Chicago, St. Louis & New Orleans, 6s,	1907,			7,000.00	7,000.00	7,700.00
Illinois Central, gold, 4s,	1951,			10,000.00	10,000.00	11,500.00
Burlington, C. Rap. & North'n, gold, 5s,	1934,			10,000.00	10,000.00	12,200.00
Chic., Burlington & Quincy, Ex., 4s,	1905,			10,000.00	10,000.00	10,000.00
Chicago, Milwaukee & St. Paul :—						
C. & P. W. Division, gold, 5s,	1921,			15,000.00	15,000.00	17,437.50
Totals,		\$		243,000.00	243,000.00	268,845.00
BANK STOCKS.						
592 shares Ansonia National, Ansonia, Conn., \$				29,600.00	29,600.00	50,320.00
70 " Birmingham " Derby, "				7,000.00	7,000.00	11,900.00
112 " Merchants " New Haven, "				5,600.00	5,600.00	7,280.00
50 " Yale " " " "				5,000.00	5,000.00	6,750.00
14 " National Tradesmen's, " " "				1,400.00	1,400.00	2,240.00
7 " " New Haven, " " "				700.00	700.00	1,400.00
500 " N. Haven Co. Nat'l, " " "				5,000.00	5,000.00	8,000.00
2 " Second " " " "				200.00	200.00	400.00
50 " Hartford " Hartford, "				5,000.00	5,000.00	6,850.00
50 " Nat. Bk. of Norwalk, Norwalk, "				5,000.00	5,000.00	5,800.00
37 " Conn. National, Bridgeport, "				3,700.00	3,700.00	6,105.00
48 " Pequonnock Nat'l, " " "				4,800.00	4,800.00	7,440.00
100 " Merchants Exch'ge Nat'l, New York, "				5,000.00	5,000.00	8,250.00
25 " Citizen's Central " " "				2,500.00	2,500.00	3,875.00
50 " American Exchange " " "				5,000.00	5,000.00	11,750.00
65 " National Bank of Com'rce, " " "				6,500.00	6,500.00	14,088.00
Totals,		\$		92,000.00	92,000.00	152,248.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,364; total amount,	\$998,543.11
2	Number of depositors having \$1,000 and not over \$2,000,	444; total amount,	578,095.59
3	Number of depositors having over \$2,000 and not over \$10,000,	185; total amount,	575,911.77
4	Number of depositors having over \$10,000,	2; total amount,	24,432.98
5	Total number of depositors,	5,995; total deposits,	\$3,176,983.40
6	Largest amount due a single depositor,		13,680.45
7	Number of accounts opened during the past year, 777; number closed, 654; increase, 123.		
8	Amount deposited, including interest credited, during the past year,		608,688.65
9	Amount withdrawn during the past year,		518,417.46
10	Amount of increase,		90,271.19
11	Total of interest and profit and loss and rent accounts per last report,	\$14,065.99	
12	Amount of income received during the year,	92,431.74—	106,497.78
13	Total expenses including salaries during the year,	7,443.48	
14	State tax during the year,	4,908.80	
15	Town and city taxes and assessments paid,	193.80	
16	Net amount of premiums charged off,	221.50	
17	All other amounts charged off,	1,382.50	
18	*Dividends, 2 per cent. paid Jan. 1, 1904; amount,	39,002.48	
	2 per cent. paid July 1, 1904; amount,	39,977.86	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	13,867.86—	106,497.78
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		24,591.70
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		42,050.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		39,800.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		36,857.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		32.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.		

OFFICERS.— President, Henry J. Smith; Vice-President, Jonah C. Platt; Treasurer, Franklin Burton; Directors or Trustees, Franklin Burton, Frederick A. Lines, Norman Sperry, Walter Perry, Albert E. Hotchkiss, Frank E. Hoadley, Franklin R. Johnson, E. Sheppard Gordy, Franklin B. Platt.

* 3½ per cent. per annum on excess of \$1,000.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,393,187.00	Whole amount of deposits, \$3,885,727.89	
Loans on collateral security, . . .	2,500.00	Surplus account, . . .	180,000.00
Loans on personal security only, . . .	5,857.80	Interest account, less current expenses, and taxes paid, . . .	89,795.96
Town, city, and borough notes and orders, . . .	180,869.15		
Town, city, school district, and corporation bonds, . . .	254,950.00		
Railroad bonds, . . .	1,510,000.00		
Bank stocks in Connecticut, . . .	32,800.00		
Bank stocks in other states, . . .	4,600.00		
Real estate by foreclosure, . . .	209,445.00		
Banking house, . . .	16,000.00		
Cash in banks, . . .	52,725.15		
Cash in vault, . . .	18,089.75		
Total Assets, . . .	\$3,655,523.85	Total Liabilities, . . .	\$3,655,523.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Danbury, \$	10,000.00	10,000.00	10,000.00
Town of Danbury,	136,869.15	136,869.15	136,869.15
" Bethel,	10,000.00	10,000.00	10,000.00
Borough of Bethel,	4,000.00	4,000.00	4,000.00
Totals, \$	160,869.15	160,869.15	160,869.15
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1921, \$	50,000.00	50,000.00	51,500.00
Cincinnati, Ohio, 6s, 1906,	16,000.00	16,000.00	16,500.00
" " 7½s, 1906,	5,000.00	5,000.00	5,300.00
Council Bluffs, Iowa, 4½s, 1918,	15,000.00	15,000.00	16,000.00
Danbury, Conn., 4s, 1911,	1,000.00	950.00	1,000.00
Denver, Col., 4s, 1908,	6,000.00	6,000.00	6,000.00
Pueblo, " 6s, 1906,	17,000.00	17,000.00	17,400.00
Kansas City, Kan., 5s, 1913,	20,000.00	20,000.00	21,000.00
" " 4½s, 1918,	10,000.00	10,000.00	10,500.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Wichita, Kan.,	5s, 1910,	\$ 10,000.00	10,000.00	10,400.00
Los Angeles, Cal.,	4s, 1909-17,	60,000.00	60,000.00	61,000.00
San Diego, "	4½s, 1906-22,	20,000.00	20,000.00	21,000.00
New Albany, Ind.,	5s, 1915,	25,000.00	25,000.00	26,500.00
Totals,	\$	255,000.00	254,950.00	264,100.00
RAILROAD BONDS.				
Albany & Susquehanna,	6s, 1906,	\$ 10,000.00	10,000.00	10,500.00
	7s, 1906,	10,000.00	10,000.00	10,700.00
Ashtabula & Pittsburg,	6s, 1908,	30,000.00	30,000.00	32,400.00
Bald Eagle Valley,	6s, 1910,	6,000.00	6,000.00	6,600.00
Baltimore & Harrisburg,	5s, 1936,	25,000.00	25,000.00	28,500.00
Beech Creek,	4s, 1938,	20,000.00	20,000.00	20,500.00
Buffalo, New York & Erie,	7s, 1916,	13,000.00	13,000.00	16,200.00
Burlington, C. R. & Northern,	5s, 1906,	100,000.00	100,000.00	103,000.00
Chicago, Burlington & Quincy,	4s, 1905,	50,000.00	50,000.00	50,200.00
Chicago & Eastern Illinois,	5s, 1937,	60,000.00	60,000.50	72,000.00
	6s, 1907,	50,000.00	50,000.00	53,500.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Pacific,	6s, 1910,	20,000.00	20,000.00	22,300.00
Chicago & Pacific Western,	5s, 1921,	15,000.00	15,000.00	17,400.00
Dubuque Division,	6s, 1920,	10,000.00	10,000.00	12,800.00
Fargo & Southern,	6s, 1924,	5,000.00	5,000.00	6,400.00
Hastings & Dakota,	7s, 1910,	10,000.00	10,000.00	11,600.00
" "	5s, 1910,	20,000.00	20,000.00	21,200.00
LaCrosse & Davenport,	5s, 1919,	10,000.00	10,000.00	11,400.00
Mineral Point,	5s, 1910,	40,000.00	40,000.00	42,500.00
Southern Minnesota,	6s, 1910,	30,000.00	30,000.00	33,400.00
Southwest Division,	6s, 1909,	60,000.00	60,000.00	66,300.00
Wisconsin & Minnesota,	5s, 1921,	30,000.00	30,000.00	35,700.00
Wisconsin Valley,	7s, 1909,	20,000.00	20,000.00	23,000.00
Chicago & Northwestern:—				
Chicago & Tomah,	6s, 1905,	25,000.00	25,000.00	25,500.00
Des Moines & Minneapolis,	7s, 1907,	15,000.00	15,000.00	15,900.00
Madison Extension,	7s, 1911,	5,000.00	5,000.00	6,000.00
Menominee Extension,	7s, 1911,	10,000.00	10,000.00	12,000.00
Milwaukee, L. S. & Western,	6s, 1921,	30,000.00	30,000.00	39,000.00
" "	6s, 1924,	20,000.00	20,000.00	26,000.00
Milwaukee & Madison,	6s, 1905,	15,000.00	15,000.00	15,200.00
Northwestern Union,	7s, 1917,	25,000.00	25,000.00	33,000.00
Ottumwa, C. F. & St. Paul,	5s, 1909,	15,000.00	15,000.00	15,600.00
St. Paul & Sioux City,	6s, 1919,	30,000.00	30,000.00	36,400.00
Chicago, Rock Island & Pacific,	4s, 1988,	25,000.00	25,000.00	26,000.00
Clearfield & Mahoning,	5s, 1943,	15,000.00	15,000.00	17,100.00
Danbury & Norwalk,	6s, 1920,	6,000.00	6,000.00	7,500.00
Delaware & Hudson,	7s, 1917,	20,000.00	20,000.00	26,700.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
East Pennsylvania,	4s, 1958, \$	15,000.00	15,000.00	16,000.00
Great Northern :—				
Dakota Extension,	6s, 1910,	100,000.00	100,000.00	111,500.00
Eastern Minnesota,	5s, 1908,	100,000.00	100,000.00	104,000.00
Montana Extension,	4s, 1937,	25,000.00	25,000.00	25,200.00
St. Paul, M. & Manitoba	6s, 1909,	80,000.00	80,000.00	86,800.00
Iowa Falls & Sioux City,	7s, 1917,	20,000.00	20,000.00	26,000.00
Long Island,	4s, 1932,	20,000.00	20,000.00	20,000.00
Louisville & Nashville,	5s, 1937,	10,000.00	10,000.00	11,500.00
Minneapolis & St. Louis,	7s, 1910,	40,000.00	40,000.00	46,400.00
" "	7s, 1907,	20,000.00	20,000.00	21,000.00
" "	5s, 1934,	40,000.00	40,000.00	48,000.00
Morris & Essex,	7s, 1914,	50,000.00	50,000.00	65,000.00
Peoria & Pekin Union,	6s, 1921,	30,000.00	30,000.00	37,500.00
Pittsburg, McK. & Youghiogheny,	6s, 1932,	30,000.00	30,000.00	39,000.00
Sharon,	4½s, 1919,	20,000.00	20,000.00	20,400.00
Southwest Pennsylvania,	7s, 1917,	10,000.00	10,000.00	13,000.00
Totals,	\$	1,510,000.00	1,510,000.00	1,701,300.00
BANK STOCKS.				
242 shares Danbury National,	\$	24,200.00	24,200.00	25,400.00
50 " City National, Danbury,		5,000.00	5,000.00	5,300.00
16 " National, Norwalk,		1,600.00	1,600.00	1,600.00
15 " Phoenix, Hartford,		1,500.00	1,500.00	1,700.00
34 " Citizens Central, New York,		3,400.00	3,400.00	5,400.00
80 " Nassau, "		1,500.00	1,200.00	2,700.00
Totals,	\$	37,200.00	36,900.00	42,100.00

MISCELLANEOUS ITEMS.

- 1 Number of depositors having less than \$1,000, 6,855; total amount, \$1,384,830.89
- 2 Number of depositors having \$1,000 and not over \$2,000, 617; total amount, 838,272.46
- 3 Number of depositors having over \$2,000 and not over \$10,000, 380; total amount, 1,162,624.54
- 4 Number of depositors having over \$10,000, 0; total amount, 0
- 5 Total number of depositors, 7,802; total deposits, \$3,385,727.89
- 6 Largest amount due a single depositor, 10,000.00
- 7 Number of accounts opened during the past year, 847; number closed, 888; increase, 9.

SAVINGS BANK OF DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,		\$784,013.55
9	Amount withdrawn during the past year,		729,385.22
10	Amount of increase,		54,648.33
11	Total of interest and profit and loss and rent accounts per last report,	\$71,777.52	
12	Amount of income received during the year,	180,413.84—	252,191.36
13	Total expenses including salaries during the year,	8,259.95	
14	State tax during the year,	4,797.25	
15	Town and city taxes and assessments paid,	6,328.51	
16	Net amount of premiums charged off,	9,784.07	
17	All other amounts charged off,	20,210.01	
18	Dividends, $\frac{1}{4}$ per ct. paid Apr. 1, 1904; amount,	56,419.26	
	$\frac{1}{4}$ per ct. paid Oct. 1, 1904; amount,	56,646.35	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	89,795.96—	252,191.36
21	Amount of past-due paper at this time is		8,304.80
22	Amount of assets yielding no income the past year,		8,230.00
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		33,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,304.80
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS.—President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, G. Mortimer Rundle, Frank E. Hartwell, Henry M. Robinson, Henry C. Ryder, Howard H. Woodman, Robert McLean, John R. Hill, Dwight E. Rogers, Alfred N. Wildman.

THE SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,865,425.00	Whole amount of deposits, \$5,325,614.64	
Loans on collateral security, . . .	317,936.00	Surplus account, . . .	137,000.00
Loans on personal security only, . . .	31,759.00	Interest account, less current expenses, and taxes paid, . . .	151,035.15
Town, city, and borough notes and orders, . . .	3,000.00	Profit and loss account, . . .	2,406.00
Town, city, school district, and corporation bonds, . . .	361,865.40		
Railroad bonds, . . .	1,614,700.00		
Bank stocks in Connecticut, . . .	161,100.00		
Bank stocks in other states, . . .	78,000.00		
Real estate by foreclosure, . . .	3,928.62		
Banking-house, . . .	60,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	2,726.47		
Cash in banks, . . .	102,581.48		
Cash in vault, . . .	13,033.82		
Total Assets, . . .	\$5,616,055.79	Total Liabilities, . . .	\$5,616,055.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, Conn., \$	3,000.00	3,000.00	3,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1931, \$	10,000.00	10,000.00	10,500.00
" " 4s, 1921, . . .	5,000.00	5,000.00	5,150.00
Colorado Springs, Col., 4s, 1914-29, . . .	30,000.00	30,000.00	31,200.00
Cedar Rapids, Iowa, 6s, 1910-13, . . .	15,000.00	16,665.40	16,665.40
Columbus, Ohio, 5s, 1913, . . .	25,000.00	25,000.00	27,500.00
Kansas City, Kan., 5s, 1917, . . .	10,000.00	10,000.00	11,200.00
" " 6s, 1915, . . .	28,000.00	28,000.00	33,500.00
" " 6s, 1906-10, . . .	18,000.00	18,000.00	19,400.00
" " 5s, 1906-12, . . .	5,000.00	5,000.00	5,250.00
Muskegon, Mich., 4s, 1934, . . .	10,000.00	10,000.00	10,400.00
New Albany, Ind., 5s, 1915, . . .	15,000.00	15,000.00	16,600.00
New Britain, Conn., 4s, 1908-09, . . .	20,000.00	20,000.00	20,400.00

THE SAVINGS BANK OF NEW BRITAIN.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.					
Omaha, Neb.,	4s,	1920,	\$ 20,000.00	20,000.00	20,400.00
"	5s,	1912,	20,000.00	20,000.00	21,600.00
"	4s,	1933,	25,000.00	25,000.00	25,500.00
Paducah, Ky.,	4s,	1924,	20,000.00	21,200.00	21,200.00
Portland, Ore.,	5s,	1922-23,	20,000.00	20,000.00	23,500.00
Sioux City, Iowa,	4½s,	1920,	10,000.00	10,000.00	10,800.00
South Omaha, Neb.,	6s,	1913,	9,000.00	9,000.00	10,300.00
"	5s,	1909-24,	4,000.00	4,000.00	4,200.00
Superior, Wis.,	6s,	1910,	25,000.00	25,000.00	25,000.00
Toledo, Ohio,	4s,	1932,	15,000.00	15,000.00	15,600.00
Totals,			\$ 359,000.00	361,865.40	385,865.40
RAILROAD BONDS.					
Baltimore & Harrisburg,	5s,	1936,	\$ 85,000.00	86,500.00	98,500.00
Cedar Rap. & Missouri Riv.,	7s,	1916,	45,000.00	49,500.00	58,300.00
Central of New Jersey,	5s,	1937,	50,000.00	62,500.00	66,000.00
Clearfield & Mahoning,	5s,	1943,	15,000.00	15,000.00	17,600.00
Chic. & Northw'n (N. W. Un.),	7s,	1917,	65,000.00	65,000.00	86,400.00
Chic., Mil. & St. Paul:—					
Wis. Valley Division,	6s,	1920,	40,000.00	42,500.00	50,000.00
Chic. & Pac. West. Div.,	5s,	1921,	60,000.00	66,000.00	69,500.00
General Mortgage,	8½s,	1939,	25,000.00	25,000.00	24,500.00
Chic., St. L. & New Orleans,	5s,	1951,	104,000.00	118,000.00	127,900.00
Chic., St. P., Minn. & Omaha,	6s,	1930,	173,000.00	197,500.00	231,500.00
Chic. & Eastern Illinois,	6s,	1934,	36,000.00	44,000.00	47,000.00
"	5s,	1937,	46,000.00	51,000.00	54,200.00
Clearfield & Jefferson,	6s,	1927,	8,000.00	8,200.00	10,200.00
Cumberland Valley,	8s,	1908,	3,000.00	3,000.00	3,350.00
Eastern Ry. of Minnesota,	4s,	1943,	25,000.00	25,000.00	25,500.00
Elgin, Joliet & Eastern,	5s,	1941,	1,000.00	1,140.00	1,160.00
Genesee & Wyoming,	5s,	1929,	60,000.00	66,300.00	67,500.00
Iowa Falls & Sioux City,	7s,	1917,	30,000.00	30,000.00	38,100.00
Louisville & Nashville,	5s,	1937,	5,000.00	5,510.00	5,800.00
St. Louis Division,	6s,	1921,	7,000.00	7,000.00	8,400.00
Minneapolis & St. Louis,	7s,	1927,	50,000.00	66,500.00	69,000.00
Northern of New Jersey,	6s,	1917,	15,000.00	15,000.00	17,000.00
Peoria & Pekin Union,	6s,	1921,	75,000.00	81,500.00	88,500.00
Phila., Harrisb'g & Pitts'g,	5s,	1925,	20,000.00	20,000.00	21,200.00
Potomac Valley,	5s,	1941,	50,000.00	56,850.00	58,300.00
Pitta, McKees. & Yough'ny,	6s,	1932,	5,000.00	5,700.00	7,000.00
Staten Island,	4½s,	1943,	30,000.00	30,000.00	30,000.00
St. Paul, Minn. & Manitoba,	6s,	1933,	100,000.00	126,500.00	132,500.00
Montana Central,	6s,	1937,	100,000.00	117,500.00	133,000.00
St. Paul & Sioux City,	6s,	1919,	15,000.00	17,000.00	18,400.00
Terre Haute & Indianapolis,	5s,	1925,	20,000.00	20,000.00	21,500.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
Tuscarora Valley,	5s,	1917,	\$		80,000.00	80,000.00	81,500.00
Willmar & Sioux Falls,	5s,	1938,			60,000.00	64,500.00	69,500.00
Totals,					\$1,453,000.00	1,614,700.00	1,788,810.00
BANK STOCKS.							
850 shares New Britain Nat'l,		New Britain,	\$		85,000.00	35,000.00	55,000.00
100 " Mechanics		"			10,000.00	10,000.00	18,000.00
200 " Hartford		"			20,000.00	20,000.00	26,000.00
120 " Phoenix		"			12,000.00	12,000.00	14,200.00
75 " Mercantile		"			600.00	600.00	600.00
38 " Farm. & Mech.		"			3,300.00	3,300.00	3,900.00
100 " First		"			10,000.00	10,000.00	13,500.00
61 " Aetna		"			6,100.00	6,100.00	11,000.00
20 " American		"			1,000.00	1,000.00	1,400.00
100 " City,		"			10,000.00	10,000.00	9,000.00
200 " National Exchange,		"			10,000.00	10,000.00	12,000.00
250 " N. Haven Co. Nat.,		New Haven,			2,500.00	2,500.00	3,800.00
45 " Nat. Tradeamens,		"			4,500.00	4,500.00	8,000.00
50 " Second National,		"			5,000.00	5,000.00	9,500.00
30 " Deep River		Deep River,			3,000.00	3,000.00	3,300.00
20 " Danbury		Danbury,			2,000.00	2,000.00	2,000.00
5 " First		Suffield,			500.00	500.00	800.00
15 " City		So. Norwalk,			1,500.00	1,500.00	3,000.00
32 " First		New Milford,			3,200.00	3,700.00	5,000.00
45 " Manufacturers		Waterbury,			4,500.00	4,500.00	5,500.00
28 " Citizens		"			2,800.00	3,200.00	3,800.00
60 " Waterbury		"			3,000.00	4,200.00	4,800.00
25 " First		Meriden,			2,500.00	3,500.00	4,800.00
25 " First		Wallingford,			2,500.00	2,500.00	2,750.00
25 " First		Stonington,			2,500.00	2,500.00	3,000.00
180 " Hanover		New York,			13,000.00	16,000.00	65,000.00
50 " Am. Ex.		"			5,000.00	5,000.00	11,000.00
50 " Third		"			4,000.00	4,000.00	4,000.00
10 " Imp. & Trad.		"			1,000.00	2,500.00	5,750.00
200 " Nat. of Commerce,		"			20,000.00	20,000.00	42,000.00
105 " Nat. Shoe & Leather,		"			10,500.00	10,500.00	13,500.00
75 " National Park,		"			7,500.00	12,500.00	30,000.00
20 " Trust Co. of America,		"			2,000.00	7,500.00	9,000.00
Totals,				\$	221,000.00	239,100.00	404,200.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	11,870; total amount,	\$2,199,425.72
2	Number of depositors having \$1,000 and not over \$2,000.	1,017; total amount,	1,857,121.95
3	Number of depositors having over \$2,000 and not over \$10,000.	485; total amount,	1,699,037.32
4	Number of depositors having over \$10,000.	6; total amount,	70,029.65
5	Total number of depositors.	12,878; total deposits,	\$5,825,614.64
6	Largest amount due a single depositor.		18,600.32
7	Number of accounts opened during the past year, 2,453; number closed, 848; increase, 1,610.		
8	Amount deposited, including interest credited, during the past year.		1,889,578.12
9	Amount withdrawn during the past year.		1,048,722.42
10	Amount of increase.		840,855.70
11	Total of interest and profit and loss, and rent accounts per last report.	\$152,825.91	
12	Amount of income received during the year.	266,615.13—	419,441.04
13	Total expenses including salaries during the year.	14,737.60	
14	State tax during the year.	11,835.56	
15	Town and city taxes and assessments paid.	0	
16	Net amount of premiums charged off.	81,269.75	
17	All other amounts charged off.	3,000.00	
18	Dividends: 2 per cent. paid Jan., 1904; amount,	95,374.46	
	2 per cent. paid July, 1904; amount,	99,782.52	
19	Net amount carried to surplus.	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report.	153,441.15—	419,441.04
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year.		29,600.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation.		65,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation.		8,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.		89,750.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto.		0
28	Net income from foreclosed real estate during the past year.		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.— President, Levi S. Wells ; Treasurer, W. F. Walker ; Directors or Trustees, Levi S. Wells, Philip Corbin, John B. Talcott, Henry E. Russell, William F. Walker, Charles B. Oldershaw, H. Dayton Humphrey, Lester A. Vibberts, Charles B. Stanley.

THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,726,400.00	Whole amount of deposits, . . .	\$8,473,595.06
Loans on collateral security, . . .	102,075.00	Surplus account, . . .	357,347.08
Loans on personal security only, . . .	10,000.00	Interest account, less current expenses, and taxes paid, . . .	93,787.19
School district notes and orders, . . .	13,025.00	Profit and loss account, . . .	302.50
United States bonds, . . .	250,000.00	Rent account, . . .	1,077.20
State bonds, . . .	9,167.55		
Town, city, school district, and corporation bonds, . . .	2,954,500.00		
Railroad bonds, . . .	3,191,900.00		
Railroad stocks, . . .	75,300.00		
Bank stocks in Connecticut, . . .	97,250.00		
Bank stocks in other states, . . .	195,300.00		
Real estate by foreclosure, . . .	53,466.84		
Banking house, . . .	100,000.00		
Cash in banks, . . .	140,270.85		
Cash in vault, . . .	7,453.78		
Total Assets, . . .	\$8,926,109.02	Total Liabilities, . . .	\$8,926,109.02

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, \$	25,000.00	25,000.00	26,906.25
Fours of 1925, registered,	65,000.00	65,000.00	85,556.25
Fours of 1925, coupon,	110,000.00	110,000.00	144,787.50
Threes of 1908-18, coupon,	50,000.00	50,000.00	52,812.50
Totals, \$	250,000.00	250,000.00	310,062.50
STATE BONDS.			
Washington 7 per cent. warrants, . . . \$	9,167.55	9,167.55	9,167.55
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Groton, . . . \$	6,200.00	6,200.00	6,200.00
Union " " New London, . . .	6,825.00	6,825.00	6,825.00
Totals, \$	13,025.00	13,025.00	13,025.00

THE SAVINGS BANK OF NEW LONDON—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.						
Boston & Albany,	.	.	.	\$ 7,000.00	7,000.00	17,480.00
Boston & Lowell,	.	.	.	4,000.00	4,000.00	9,480.00
Michigan Central,	.	.	.	7,200.00	7,200.00	9,108.00
New York Central & Hudson River,	.	.	.	21,100.00	21,100.00	26,902.50
New York, New Haven & Hartford,	.	.	.	86,000.00	86,000.00	69,120.00
Totals,	.	.	.	\$ 75,800.00	75,800.00	182,040.50
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
City of Altoona, opt'l 1905,	4s,	1925,	\$	40,000.00	40,000.00	40,100.00
" Bay City,	4s,	1912,		12,000.00	12,000.00	12,210.00
" "	4s,	1922,		5,000.00	5,000.00	5,182.50
" Bloom'gton, opt'l 1912,	4s,	1922,		27,000.00	27,000.00	27,540.00
" Boston,	3½s,	1919,		152,000.00	152,000.00	154,660.00
" Brooklyn,	7s,	1913,		50,000.00	50,000.00	64,000.00
" "	7s,	1915,		10,000.00	10,000.00	18,350.00
" Buffalo,	7s,	1919,		41,000.00	41,000.00	58,220.00
" Camden,	7s,	1905-6,		2,000.00	2,000.00	2,100.00
" Canton,	4s,	1928,		10,000.00	10,000.00	10,400.00
" "	4½s,	1928,		18,000.00	18,000.00	14,170.00
" "	5s,	1905-7,		15,000.00	15,000.00	15,887.50
" "	5s,	1916-17,		40,000.00	40,000.00	45,000.00
" Cincinnati,	7s,	1908,		27,000.00	27,000.00	32,400.00
" Cleveland,	4s,	1912-18,		116,000.00	116,000.00	119,190.00
" "	4s,	1918,		50,000.00	50,000.00	52,000.00
" "	4s,	1922,		50,000.00	50,000.00	52,375.00
" "	4s,	1925,		34,000.00	34,000.00	35,870.00
" Col. Sp'gs, opt'l 1911,	4s,	1916,		13,000.00	13,000.00	13,000.00
" "	4s,	1918,		50,000.00	50,000.00	50,000.00
" "	4s,	1929,		30,000.00	30,000.00	30,000.00
" "	4s,	1931,		56,000.00	56,000.00	56,000.00
" "	4½s,	1912,		1,000.00	1,000.00	1,000.00
" "	5s,	1911,		20,000.00	20,000.00	20,400.00
" Columbus,	4s,	1910,		2,000.00	2,000.00	2,030.00
" " opt'l 1910,	4s,	1920,		20,000.00	20,000.00	20,800.00
" "	4½s,	1914,		1,000.00	1,000.00	1,060.00
" "	4½s,	1921,		22,000.00	22,000.00	23,980.00
" "	5s,	1906-8,		11,000.00	11,000.00	11,885.00
" "	5s,	1910-13,		55,000.00	55,000.00	59,400.00
" Danbury,	3½s,	1941,		20,000.00	20,000.00	20,000.00
" Dayton,	5s,	1915-19,		68,000.00	68,000.00	76,500.00
" Dubuque,	4s,	1916-17,		65,000.00	65,000.00	68,250.00
" Duluth,	5s,	1918,		1,000.00	1,000.00	1,130.00
" "	5s,	1923,		5,000.00	5,000.00	5,800.00
" India'polis, opt'l 1900,	4s,	1910,		3,000.00	3,000.00	3,000.00
" "	4s,	1924,		1,000.00	1,000.00	1,055.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
City of Jackson,	4½s,	1918,	\$	8,500.00	8,500.00	8,710.00
" Joliet,	4½s,	1910,		15,000.00	15,000.00	15,600.00
" Lexington,	4s,	1935,		25,000.00	25,000.00	26,250.00
" Los Angeles,	4s,	1905,		1,000.00	1,000.00	1,005.00
" "	4½s,	1907,		5,000.00	5,000.00	5,137.50
" "	4½s,	1916,		1,000.00	1,000.00	1,097.50
" "	4½s,	1928-35,		15,000.00	15,000.00	17,475.00
" "	5s,	1905-9,		19,000.00	19,000.00	19,760.00
" Louisville,	4s,	1928-30,		62,000.00	62,000.00	66,030.00
" "	5s,	1911,		10,000.00	10,000.00	10,850.00
" " So. Louisville,	6s,	1912,		35,000.00	35,000.00	40,950.00
" Minneapolis,	4s,	1918-20,		4,000.00	4,000.00	4,280.00
" "	4½s,	1918-14,		22,000.00	22,000.00	23,980.00
" "	8s,	1905,		1,000.00	1,000.00	1,045.00
" New London,	3½s,	1919-26,		120,000.00	120,000.00	120,000.00
" "	4s,	1920-24,		76,500.00	76,500.00	81,472.50
" "	7s,	1905,		5,000.00	5,000.00	5,175.00
" Omaha,	4s,	1918,		28,000.00	28,000.00	28,000.00
" "	4½s,	1906,		10,000.00	10,000.00	10,100.00
" "	5s,	1909-12,		2,000.00	2,000.00	2,110.00
" Portland, Ore.,	5s,	1917,		4,000.00	4,000.00	4,500.00
" "	5s,	1928,		25,000.00	25,000.00	29,875.00
" " Albina,	6s,	1921,		2,000.00	2,000.00	2,560.00
" " E. Portland,	6s,	1921,		26,000.00	26,000.00	33,280.00
" Pueblo,	4½s,	1911-14,		101,000.00	101,000.00	104,030.00
" "	4½s,	1918,		57,000.00	57,000.00	59,850.00
" Quincy, Mass.,	4s,	1914,		8,000.00	8,000.00	8,127.50
" San Diego,	4½s,	1928-34,		42,000.00	42,000.00	45,360.00
" Sioux City,	4½s,	1908-18,		68,000.00	68,000.00	70,720.00
" South Bend,	4s,	1917,		5,000.00	5,000.00	5,125.00
" Springfield, Ohio,	5s,	1914-15,		19,000.00	19,000.00	21,660.00
" St. Louis,	3½s,	1922,		50,000.00	50,000.00	49,000.00
" St. Paul,	4s,	1920,		4,000.00	4,000.00	4,240.00
" "	4½s,	1917-21,		79,000.00	79,000.00	88,085.00
" "	5s,	1909-15,		18,000.00	18,000.00	19,890.00
" Terre Haute, opt'l 1906,	4s,	1916,		10,000.00	10,000.00	10,100.00
" Toledo,	4s,	1906-17,		2,000.00	2,000.00	2,035.00
" "	4s,	1942,		500.00	500.00	520.00
" "	4½s,	1906,		6,000.00	6,000.00	6,060.00
" "	4½s,	1904,		2,000.00	2,000.00	2,000.00
" "	4½s,	1909-17,		78,000.00	78,000.00	82,390.00
" "	5s,	1911,		1,000.00	1,000.00	1,075.00
" Waterbury,	3½s,	1920-32,		62,000.00	62,000.00	62,000.00
" "	4s,	1919,		10,000.00	10,000.00	10,450.00
" Woonsocket,	4s,	1923,		100,000.00	100,000.00	103,250.00
" Zanesville,	4½s,	1905-7,		2,000.00	2,000.00	2,030.00
Borough of Bristol,	4s,	1920-25,		20,000.00	20,000.00	21,050.00
" Greenwich,	4s,	1922,		20,000.00	20,000.00	21,050.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
Boro' of Naugatuck,	4s,	1911-18,	\$	16,000.00	16,000.00	16,480.00
" Ridgefield, opt'l 1922,	3½s,	1932,		15,000.00	15,000.00	15,000.00
" Wallingford," 1904,	4s,	1912,		20,000.00	20,000.00	20,550.00
" " "	4s,	1913-14,		23,000.00	23,000.00	23,690.00
" " "	3½s,	1911-12,		12,000.00	12,000.00	12,000.00
" Willimantic,	4s,	1914,		25,000.00	25,000.00	25,750.00
Town of Ansonia,	4s,	1912,		15,000.00	15,000.00	15,415.00
" Bethel,	4s,	1919,		15,000.00	15,000.00	15,875.00
" Danbury,	3½s,	1932,		55,000.00	55,000.00	55,000.00
" East Lyme,	4½s,	1905,		4,000.00	4,000.00	4,040.00
" Easton,	3½s,	1939,		5,000.00	5,000.00	5,000.00
" Glastonbury,	4s,	1913-18,		23,000.00	23,000.00	23,920.00
" Montville,	6s,	1906,		30,000.00	30,000.00	31,850.00
" Naugatuck,	4s,	1907-12,		25,000.00	25,000.00	25,562.50
" New Britain, opt'l 1914,	3½s,	1929,		10,000.00	10,000.00	10,000.00
" " "	3½s,	1915-35,		40,000.00	40,000.00	40,000.00
" " "	4s,	1920-28,		20,000.00	20,000.00	21,100.00
" Portland,	3½s,	1919,		5,000.00	5,000.00	5,000.00
" Stamford,	4s,	1927,		8,000.00	8,000.00	8,500.00
" Vernon,	4s,	1922,		50,000.00	50,000.00	52,625.00
" Wallingford,	4s,	1927,		11,000.00	11,000.00	11,687.50
" West Hartford,	4s,	1910-20,		7,000.00	7,000.00	7,280.00
" Windsor Locks,	4s,	1922,		25,000.00	25,000.00	26,312.50
" Windham,	4s,	1925,		20,000.00	20,000.00	21,200.00
Meet. Ho. Sch'l Dist., Green'h,	4s,	1918,		25,000.00	25,000.00	25,750.00
Sec. North " Hartford,	4s,	1924,		6,000.00	6,000.00	6,180.00
Southwest " "	4s,	1925,		10,000.00	10,000.00	10,300.00
New Haven City Sch'l Dist.,	4s,	1929-34,		20,000.00	20,000.00	22,000.00
Totals,				\$2,954,500.00	2,954,500.00	3,124,982.50
RAILROAD BONDS.						
Buffalo, New York & Erie,	7s,	1916,	\$	100,000.00	100,000.00	125,250.00
Bur., Cedar Rapids & Northern,	5s,	1934,		50,000.00	50,000.00	59,562.50
Central of New Jersey,	5s,	1937,		25,000.00	25,000.00	33,468.75
Central Ohio,	4½s,	1930,		23,000.00	23,000.00	24,897.50
Chicago & Eastern Illinois,	5s,	1937,		276,000.00	276,000.00	331,200.00
" " "	6s,	1934,		18,000.00	18,000.00	24,030.00
Chicago & Northwestern:—						
Cedar Rapids & Mo. River,	7s,	1916,		57,000.00	57,000.00	75,097.50
Northwestern Union,	7s,	1917,		60,000.00	60,000.00	80,250.00
Mil., Lake Shore & Western,	6s,	1921,		40,000.00	40,000.00	53,100.00
Ashland Div.,	6s,	1925,		26,000.00	26,000.00	33,995.00
Michigan Division,	6s,	1924,		35,000.00	35,000.00	45,762.50
Chicago, Burl. & Quincy,	3½s,	1949,		50,000.00	50,000.00	47,125.00
Illinois Division,	4s,	1949,		50,000.00	50,000.00	52,612.50

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chicago, Milwaukee & St. Paul:—				
Chicago & Lake Superior, 5s,	1921,	\$ 23,000.00	23,000.00	26,737.50
" Pacific West'n Div., 5s,	1921,	30,000.00	30,000.00	34,875.00
Dakota & Great Southern, 5s,	1916,	56,000.00	56,000.00	62,650.00
Dubuque Division, 6s,	1920,	33,000.00	33,000.00	41,745.00
Fargo & Southern, 6s,	1924,	25,000.00	25,000.00	32,250.00
Lacrosse & Davenport, 5s,	1919,	11,000.00	11,000.00	12,595.00
Milwaukee & Northern, 6s,	1913,	58,000.00	58,000.00	67,860.00
Wisconsin Valley Division, 6s,	1920,	23,000.00	23,000.00	29,095.00
Chic., Rock Island & Pacific, 4s,	1938,	225,000.00	225,000.00	236,250.00
" " " 6s,	1917,	60,000.00	60,000.00	73,800.00
Cleveland & Mahoning Valley, 5s,	1938,	26,000.00	26,000.00	29,965.00
Delaware & Hudson Co.:—				
Albany & Susquehanna, 6s,	1906,	10,000.00	10,000.00	10,512.50
" " 7s,	1906,	24,000.00	24,000.00	25,630.00
Pennsylvania Division, 7s,	1917,	150,000.00	150,000.00	201,750.00
Rensselaer & Saratoga, 7s,	1921,	100,000.00	100,000.00	142,125.00
Delaware, Lack. & Western:—				
Morris & Essex, 7s,	1914,	229,900.00	229,900.00	297,720.50
" " 7s,	1915,	48,000.00	48,000.00	62,940.00
N. Y., Lack & Western, 6s,	1921,	102,000.00	102,000.00	131,590.00
Syracuse, Bing'mton & N. Y., 7s,	1906,	86,000.00	86,000.00	93,202.50
Elmira & Williamsport, 6s,	1910,	25,000.00	25,000.00	27,500.00
Great Northern:—				
East Ry. of Minn. Nor. Div., 4s,	1948,	25,000.00	25,000.00	25,000.00
St. Paul, Minn. & Man., 4½s,	1933,	25,000.00	25,000.00	27,531.25
" " 6s,	1933,	312,000.00	312,000.00	418,860.00
Montana Central, 6s,	1937,	119,000.00	119,000.00	157,675.00
Willmar & Sioux Falls, 5s,	1938,	200,000.00	200,000.00	235,000.00
Illinois Central:—				
Kan. & South'n Mid. Div., 5s,	1921,	10,000.00	10,000.00	10,800.00
Iowa Falls & Sioux City, 7s,	1917,	23,000.00	23,000.00	29,670.00
Little Miami, 5s,	1912,	3,000.00	3,000.00	3,270.00
New York, N. H. & Hartford:—				
Danbury & Norwalk, 5s,	1920,	25,000.00	25,000.00	29,250.00
" " 6s,	1920,	1,000.00	1,000.00	1,290.00
Harlem River & Portchester, 4s,	1934,	50,000.00	50,000.00	52,500.00
Housatonic, 5s,	1937,	10,000.00	10,000.00	12,350.00
New England, 5s,	1945,	26,000.00	26,000.00	32,760.00
Pittsburg, Ft. Wayne & Chic., 7s,	1912,	6,000.00	6,000.00	7,207.50
Pitts., McKeesp't & Yough., 6s,	1932,	112,000.00	112,000.00	142,800.00
Potomac Valley, 5s,	1941,	75,000.00	75,000.00	86,250.00
Sunbury & Lewistown, 4s,	1936,	15,000.00	15,000.00	15,243.75
Totals,		\$3,191,900.00	3,191,900.00	3,914,641.75

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
127 shares	Nat. Bk. of Com., New London, Ct., \$	12,700.00	12,700.00	17,780.00
100 "	New Lon. City Nat. Bk., "	10,000.00	10,000.00	13,700.00
843 "	Union Bank, "	34,800.00	34,800.00	34,986.00
68 "	National Whaling Bank, "	1,700.00	1,700.00	3,060.00
866 "	Thames National, Norwich, Ct.,	36,600.00	36,600.00	58,560.00
18 "	Middletown " Middletown,	1,350.00	1,350.00	1,687.50
20 "	Stamford " Stamford,	600.00	600.00	870.00
320 "	Bk. of North America, N. Y. City,	32,000.00	32,000.00	62,400.00
80 "	Market & Fulton, "	8,000.00	8,000.00	7,500.00
708 "	Mechanics, "	17,700.00	17,700.00	45,185.00
44 "	Merchants Exchange, "	2,200.00	2,200.00	3,520.00
175 "	Nat. Bank of Commerce, "	17,500.00	17,500.00	37,975.00
75 "	Bank of America, "	7,500.00	7,500.00	38,250.00
134 "	Merchants, "	6,700.00	6,700.00	11,725.00
56 "	Corn Exchange, "	5,600.00	5,600.00	21,840.00
400 "	City, "	40,000.00	40,000.00	111,200.00
401 "	American Exchange, "	40,100.00	40,100.00	92,280.00
100 "	Nassau, "	5,000.00	5,000.00	9,500.00
80 "	Fourth, "	8,000.00	8,000.00	18,400.00
100 "	United States Trust Co., "	10,000.00	10,000.00	142,500.00
Totals, \$		292,550.00	292,550.00	732,818.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,409; total amount,	\$3,598,066.87
2	Number of depositors having \$1,000 and not over \$2,000, .	1,488; total amount,	1,863,679.62
3	Number of depositors having over \$2,000 and not over \$10,000,	783; total amount,	2,801,427.16
4	Number of depositors having over \$10,000,	19; total amount,	210,421.40
5	Total number of depositors, .	12,694; total deposits,	\$3,473,595.05
6	Largest amount due a single depositor,		16,232.05
7	Number of accounts opened during the past year, 2,375; number closed, 1,771; increase, 604.		
8	Amount deposited, including interest credited, during the past year,		1,864,604.20
9	Amount withdrawn during the past year,		1,836,008.82
10	Amount of increase,		528,595.38
	Net amount deducted from surplus since last report,	\$3,028.71	
11	Total of interest and profit and loss accounts per last report,	99,312.88	
12	Amount of income received during the year, .	422,802.69—	525,144.28

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$18,924.88	
14	State tax during the year,	17,840.28	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	49,551.25	
17	All other amounts charged off,	32,004.16	
18	Dividends, 2 per cent. paid January, 1904; amount,	153,507.51	
	2 per cent. paid July, 1904; amount,	158,649.31	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	95,166.89—	\$525,144.28
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	73,230.65	
23	Loans on real estate— are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	125,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	22,500.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	6.04	
28	Net income from foreclosed real estate during the past year,	3,278.70	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, First Tuesday in June.		

OFFICERS.—President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, James Hislop, Walter Learned, Frank L. Palmer, William Belcher, Horace C. Learned, Alfred Coit, Walter C. Noyes, George Whittlesey.

SAVINGS BANK OF ROCKVILLE.

A. T. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,449,263.00	Whole amount of deposits, \$2,818,489.59	
Loans on collateral security, . . .	97,200.00	Surplus account, . . .	110,000.00
Loans on personal security only, . . .	88,175.00	Interest account, less current expenses, and taxes paid, . . .	49,861.41
Town, city, and borough notes and orders, . . .	6,500.00		
School district notes and orders, . . .	900.00		
Town, city, school district, and corporation bonds, . .	176,000.00		
Railroad bonds, . . .	422,750.00		
Bank stocks in Connecticut, . .	148,505.00		
Bank stocks in other states, . .	30,700.00		
Real estate by foreclosure, . .	19,598.49		
Fixtures, . . .	1,000.00		
Premium account, . . .	22,294.44		
Cash in banks, . . .	66,153.20		
Cash in vault, . . .	4,263.87		
Total Assets, . . .	\$2,478,801.00	Total Liabilities, . . .	\$2,478,801.00

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
Danbury, Conn.,	4s, 1931, \$	5,000.00	5,000.00	5,800.00
" "	4s, 1932,	5,000.00	5,000.00	5,800.00
" "	4s, 1933,	5,000.00	5,000.00	5,800.00
" "	4s, 1934,	5,000.00	5,000.00	5,800.00
" "	4s, 1935,	5,000.00	5,000.00	5,800.00
Middletown, "	5s, 1904,	5,000.00	5,000.00	5,000.00
" "	5s, 1905,	5,000.00	5,000.00	5,100.00
" "	5s, 1906,	5,000.00	5,000.00	5,200.00
" "	5s, 1907,	5,000.00	5,000.00	5,200.00
" "	5s, 1908,	5,000.00	5,000.00	5,200.00
Chelsea, Mass.,	4s, 1936,	11,000.00	11,000.00	13,000.00
Columbus, Ohio,	4s, 1910,	10,000.00	10,000.00	10,500.00
Kansas City, Kansas,	5s, 1909,	5,000.00	5,000.00	5,100.00
" "	6s, 1915,	10,000.00	10,000.00	12,750.00
Minneapolis, Minn.,	4s, 1917,	20,000.00	20,000.00	22,000.00
Omaha, Neb.,	4½s, 1906,	20,000.00	20,000.00	20,800.00
" "	4s, 1910,	10,000.00	10,000.00	10,500.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Omaha, Neb.,	4½s, 1934, \$	20,000.00	20,000.00	21,600.00
South Omaha, "	4½s, 1924,	10,000.00	10,000.00	10,200.00
Pueblo, Col.,	4½s, 1918,	10,000.00	10,000.00	10,500.00
Totals,		\$ 176,000.00	176,000.00	191,650.00
RAILROAD BONDS.				
Ashland Coal & Iron,	4s, 1925, \$	5,000.00	5,000.00	5,300.00
Burlington, C. Rapids & Northern,	5s, 1906,	20,000.00	20,000.00	20,600.00
" " "	5s, 1934,	15,000.00	15,000.00	17,850.00
Central of New Jersey,	5s, 1937,	20,000.00	20,000.00	26,600.00
Chicago & Eastern Illinois,	5s, 1937,	25,000.00	25,000.00	29,750.00
" " "	6s, 1907,	15,000.00	15,000.00	16,050.00
Chicago, Milwaukee & St. Paul :—				
Dubuque Div.,	6s, 1920,	10,000.00	10,000.00	12,500.00
Mineral Point "	5s, 1910,	10,000.00	10,000.00	10,600.00
Pacific & Western "	5s, 1921,	3,000.00	3,000.00	3,450.00
Southwest "	6s, 1909,	10,000.00	10,000.00	11,000.00
Wisconsin "	5s, 1921,	7,000.00	7,000.00	8,000.00
Chicago, Rock Island & Pacific,	4s, 1933,	45,000.00	45,000.00	46,800.00
Clearfield & Mahoning Ry. Co.,	5s, 1943,	10,000.00	10,000.00	11,400.00
Chic., St. Paul, Minn. & Omaha,	6s, 1930,	10,000.00	10,000.00	13,400.00
Delaware & Chesapeake Ry.,	4s, 1912,	10,000.00	10,000.00	10,100.00
Great Northern :—				
Eastern of Minnesota,	4s, 1948,	10,000.00	10,000.00	10,000.00
St. Paul, Minn. & Manitoba,	4½s, 1933,	30,000.00	30,000.00	33,000.00
" " "	6s, 1910,	6,000.00	6,000.00	6,600.00
" " "	6s, 1933,	28,000.00	28,000.00	37,240.00
Montana Central,	6s, 1937,	40,000.00	40,000.00	52,800.00
Genesee & Wyoming,	5s, 1929,	10,000.00	10,000.00	11,000.00
Louisville & Nashville,	5s, 1937,	6,000.00	6,000.00	6,900.00
Philadelphia & Reading :—				
Phila., Harrisburg & Pittsburg,	5s, 1925,	10,000.00	10,000.00	10,200.00
Potomac Valley,	5s, 1941,	10,000.00	10,000.00	11,700.00
Minneapolis & St. Louis refunding,	4s, 1949,	40,000.00	39,400.00	39,200.00
St. L. & Iron Mt. & South. Ry. Co.,	4s, 1933,	20,000.00	18,350.00	19,000.00
Totals,		\$ 425,000.00	422,750.00	481,040.00
BANK STOCKS.				
410 shares First Nat., Rockville, Conn., \$		41,000.00	41,000.00	45,100.00
100 " Rockville " " "		10,000.00	10,000.00	11,000.00
81 " Aetna " Hartford, "		8,100.00	8,100.00	15,390.00
491 " American " " "		24,550.00	24,550.00	34,370.00

SAVINGS BANK OF ROCKVILLE.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED,				
70 shares City,	Hartford, Conn., \$	7,000.00	7,000.00	6,000.00
20 " Farm. & Mch. Nat'l,	" "	2,000.00	2,000.00	2,400.00
158 " First	" "	15,800.00	15,800.00	21,646.00
108 " Hartford	" "	10,800.00	10,800.00	14,580.00
290 " Mercantile (91% paid),	" "		100.00	100.00
78 " National Exchange,	" "	3,900.00	3,900.00	4,836.00
1 " Charter Oak Nat'l,	" "	100.00	100.00	120.00
122 " Phoenix	" "	12,200.00	12,200.00	14,640.00
2 " State Bank,	" "	200.00	180.00	274.00
95 " Conn. T. & S.D. Co.,	" "	9,500.00	9,500.00	21,850.00
8 " First Nat'l,	Meriden, "	300.00	275.00	800.00
20 " Home	" "	2,000.00	2,000.00	2,400.00
10 " Second Nat. (in liq.),	Norwich, "			100.00
20 " Waterbury Nat.,	Waterbury, "	1,000.00	1,000.00	1,600.00
800 " Merchants "	New York, N. Y.,	15,000.00	15,000.00	27,000.00
32 " Nat. Bk. of Com.,	" "	3,200.00	3,200.00	6,880.00
25 " Citizens Cen. Nat.,	" "	2,500.00	2,500.00	3,700.00
100 " Amer. Ex. Nat'l,	" "	10,000.00	10,000.00	22,500.00
Totals,		\$ 179,150.00	179,205.00	256,786.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,593; total amount,	\$962,087.39
2	Number of depositors having \$1,000 and not over \$2,000,	405; total amount,	547,324.40
3	Number of depositors having over \$2,000 and not over \$10,000,	240; total amount,	796,649.65
4	Number of depositors having over \$10,000,	1; total amount,	12,378.15
5	Total number of depositors,	5,239; total deposits,	\$2,318,439.59
6	Largest amount due a single depositor,		12,378.15
7	Number of accounts opened during the past year, 632; number closed, 491; increase, 141.		
8	Amount deposited, including interest credited, during the past year,		513,411.19
9	Amount withdrawn during the past year,		372,968.59
10	Amount of increase,		140,442.60
11	Total of interest and profit and loss and rent accounts per last report,	\$47,461.21	
12	Amount of income received during the year,	116,412.53—	163,873.74
13	Total expenses including salaries during the year,	5,527.93	
14	State tax during the year,	4,418.10	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	11,058.30	

SAVINGS BANK OF ROCKVILLE.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

17	All other amounts charged off,	\$2,957.56	
18	Dividends, 2 per cent. paid Oct. 1, 1903; amount,	41,974.15	
	2 per cent. paid April 1, 1904; amount,	43,076.29	
19	Net amount carried to surplus;	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	49,861.41—	\$163,843.74
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		23,650.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Tuesday in July.		

OFFICERS. — President, William Butler; Treasurer, A. T. Bissell; Directors or Trustees, William Butler, George Talcott, H. L. James, A. R. Goodrich, J. C. Hammond, Jr., A. T. Bissell, William Maxwell, Edwin G. Butler, Lyman T. Tingier, P. B. Leonard, Frederick Swindells.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

INCORPORATED, 185

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$130,968.00	Whole amount of deposits, . . .	\$234,769.44
Loans on collateral security, . . .	8,350.00	Surplus account, . . .	12,200.00
Loans on personal security only, . . .	21,075.30	Interest account, less current expenses, and taxes paid, . . .	4,586.23
School district notes and orders, . . .	12,000.00		
Town, city, school district, and corporation bonds, . . .	11,150.00		
Railroad bonds, . . .	14,000.00		
Bank stocks in Connecticut, . . .	25,000.00		
Bank stocks in other states, . . .	13,850.00		
Real estate by foreclosure, . . .	8,750.00		
Saves and fixtures, . . .	2,750.00		
Cash in banks, . . .	9,868.88		
Cash in vault, . . .	4,793.54		
Total Assets, . . .	\$251,555.67	Total Liabilities, . . .	\$251,555.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
District No. 2, Stafford, Conn., \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Norwich, Conn., 5s, 1908, \$	1,000.00	1,050.00	1,100.00
" Cincinnati, Ohio, 7s, 1908, . . .	5,000.00	6,000.00	6,000.00
" Columbus, " 4s, 1908, . . .	1,000.00	1,000.00	1,000.00
" " " 4½s, 1910, . . .	1,000.00	1,000.00	1,050.00
" Toledo, " 4½s, 1910, . . .	1,000.00	1,050.00	1,050.00
" " " 4½s, 1912, . . .	1,000.00	1,050.00	1,060.00
Totals, \$	10,000.00	11,150.00	11,210.00
RAILROAD BONDS.			
Northwestern Union, 7s, 1917, \$	10,000.00	14,000.00	13,500.00

SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
85 shares First Nat., Stafford Springs, Ct., \$	8,500.00	4,900.00	5,250.00
50 " Thames " Norwich, "	5,000.00	8,000.00	8,500.00
88 " American " Hartford, "	4,400.00	6,700.00	6,700.00
60 " City, " "	6,000.00	5,400.00	5,400.00
50 " American Ex. National, New York,	5,000.00	13,350.00	12,250.00
Totals, , \$	23,900.00	38,350.00	38,100.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	950 ; total amount,	\$146,898.25
2	Number of depositors having \$1,000 and not over \$2,000,	46 ; total amount,	61,827.56
8	Number of depositors having over \$2,000 and not over \$10,000,	9 ; total amount,	26,048.63
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	1,005 ; total deposits,	\$234,769.44
6	Largest amount due a single depositor,		4,000.00
7	Number of accounts opened during the past year, 40 ; number closed, 235 ; decrease, 195.		
8	Amount deposited, including interest credited, during the past year,		39,588.72
9	Amount withdrawn during the past year,		92,055.40
10	Amount of decrease,		52,466.68
10½	Amount deducted from surplus since last report,	\$300.00	
11	Total of interest and profit and loss accounts per last report,	4,973.81	
12	Amount of income received during the year,	11,170.35—	16,943.66
13	Total expenses, including salaries, during the year,	2,003.59	
14	State tax during the year,	302.50	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	866.70	
18	Dividends, 1½ per cent. paid Oct. 1, 1903; amount,	4,917.83	
	1½ per cent. paid Apr. 1, 1904; amount,	4,268.81	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss, and rents accounts per this report,	4,586.23—	16,943.66
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		12,845.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00

SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$6,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,625.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.—President, Charles Warren; Treasurer, Alvarado Howard; Directors or Trustees, Charles Warren, Robbins Patten, Orrin Converse, Andrew Whiton, M. H. Kinney, F. F. Patten, A. Howard, Charles G. Ellis, B. T. Eaton.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$177,220.61	Whole amount of deposits, . . .	\$227,170.40
Loans on collateral security, . . .	8,275.00	Surplus account, . . .	18,000.00
Loans on personal security only, . . .	14,507.47	Interest account, less current expenses, and taxes paid, . . .	2,012.29
Town, city, and borough notes and orders, . . .	22,700.00	Profit and loss account, . . .	1,053.62
Bank stocks in Connecticut, . . .	11,200.00	Due banks, . . .	103.87
Real estate by foreclosure, . . .	4,893.09		
Banking house, . . .	1,000.00		
Real estate rents, . . .	15.83		
Cash in banks, . . .	10,969.51		
Cash in vault, . . .	8,058.67		
Total Assets, . . .	\$248,340.18	Total Liabilities, . . .	\$248,340.18

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Orders of Tolland County, \$	14,500.00	14,500.00	14,500.00
" Town of Tolland,	7,000.00	7,000.00	7,000.00
" " Bolton,	1,200.00	1,200.00	1,200.00
Totals, \$	22,700.00	22,700.00	22,700.00
BANK STOCKS.			
18 shares Hartford Trust Company, \$	1,300.00	1,300.00	2,600.00
4 " Phoenix National Bank, Hartford,	400.00	400.00	500.00
49 " First National Bank of Rockville,	4,900.00	4,900.00	5,390.00
46 " Rockville National Bank,	4,600.00	4,600.00	5,060.00
Totals, \$	11,200.00	11,200.00	13,550.00

THE SAVINGS BANK OF TOLLAND.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	772; total amount,	\$102,245.46
2	Number of depositors having \$1,000 and not over \$2,000,	82; total amount,	41,179.78
3	Number of depositors having over \$2,000 and not over \$10,000,	28; total amount,	88,745.21
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	882; total deposits,	\$227,170.40
6	Largest amount due a single depositor,		5,627.49
7	Number of accounts opened during the past year, 82; number closed, 81; increase, 1.		
8	Amount deposited, including interest credited, during the past year,		283,643.49
9	Amount withdrawn during the past year,		275,072.15
10	Amount of increase,		8,570.84
11	Total of interest and profit and loss, and rent accounts per last report,	\$4,426.90	
12	Amount of income received during the year,	11,415.98—	15,842.88
13	Total expenses including salaries during the year,	1,376.61	
14	State tax during the year,	380.26	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends: 2 per ct. paid Jan. 1, 1904; amount,	3,991.69	
	2 per ct. paid July 1, 1904; amount,	4,078.41	
19	Net amount carried to surplus,	3,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	3,065.91—	15,842.88
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		14,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,775.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in June.		

OFFICERS.— President, William A. Agard; Treasurer, Frank T. Newcomb; Directors or Trustees, William A. Agard, Henry Young, Edwin S. Agard, Frederick E. Johnson, Frank T. Newcomb.

SHELTON SAVINGS BANK.

EDWARD W. KNEEN, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$118,153.00	Whole amount of deposits,	\$182,844.61
Loans on personal security only,	1,458.28	Surplus account,	2,675.00
Town, city, and borough notes and orders,	29,788.75	Interest account, less current expenses, and taxes paid,	867.24
School district notes and orders,	2,000.00		
Railroad bonds,	26,000.00		
Insurance and taxes advanced on real estate mortgaged,	231.83		
Premium account,	333.75		
Participation expenses,	93.82		
Cash in banks,	7,152.15		
Cash in vault,	1,175.82		
Total Assets,	\$186,886.85	Total Liabilities,	\$186,386.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Huntington,	\$ 29,788.75	29,788.75	29,788.75
SCHOOL DISTRICT NOTES AND ORDERS.			
School District Orders, Huntington,	\$ 2,000.00	2,000.00	2,000.00
RAILROAD BONDS.			
St. Paul, Minn. & Manitoba,	4½s, 1933, \$	4,000.00	4,405.00
Chicago & Alton,	3s, 1949,	2,000.00	1,695.00
Chicago, Rock Island & Pacific,	4s, 1938,	1,000.00	1,047.50
Minneapolis & St. Louis,	4s, 1949,	5,000.00	4,750.00
Chicago & Eastern Illinois,	5s, 1937,	2,000.00	2,400.00
Chicago, Burlington & Quincy,	3½s, 1949,	1,000.00	943.75
Buffalo & Susquehanna,	4s, 1951,	4,000.00	3,970.00
Louisville & Nashville,	4s, 1940,	3,000.00	3,030.00
Terminal R. R. Ass'n of St. Louis,	4s, 1953,	3,000.00	2,985.00
Chicago, St. Louis & N. O.,	5s, 1951,	1,000.00	1,245.00
Totals,	\$ 26,000.00	26,000.00	26,471.25

SHELTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	562; total amount,	\$106,353.94
2	Number of depositors having \$1,000 and not over \$2,000,	88; total amount,	46,296.16
3	Number of depositors having over \$2,000 and not over \$10,000,	9; total amount,	80,194.51
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	609; total deposits,	\$182,844.61
6	Largest amount due a single depositor,		6,332.60
7	Number of accounts opened during the past year, 119; number closed, 69; increase, 50.		
8	Amount deposited, including interest credited, during the past year,		55,988.92
9	Amount withdrawn during the past year,		30,581.21
10	Amount of increase,		25,357.71
11	Total of interest and profit and loss and rent accounts per last report,	\$799.85	
12	Amount of income received during the year,	7,945.04—	8,744.89
13	Total expenses, including salaries, during the year,	682.46	
14	State tax during the year,	281.88	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	192.89	
18	Dividends, 2 per cent. paid Jan. 1, 1904; amount,	8,053.14	
	2 per cent. paid July 1, 1904; amount,	8,808.88	
19	Net amount carried to surplus,	414.00	
20	Total of interest and profit and loss and rent accounts per this report,	867.24—	8,744.89
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		260.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		6,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,100.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Monday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Third Monday in January.		

OFFICERS.—President, Watson J. Miller; Treasurer, Edward W. Kneen; Directors or Trustees, Henry N. Beardsley, Henry Berry, Wesley L. Clark, Thos. H. Newcomb, Stephen T. Palmer, Miles B. Perry, Gould A. Shelton, Aaron R. Smith.

SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$5,358,765.50	Whole amount of deposits, \$25,905,377.77	
Loans on collateral security, . .	554,313.20	Surplus account, . .	832,549.56
Town notes,	89,500.00	Interest account, less cur-	
School district notes,	8,150.00	rent expenses, and taxes	
State bonds,	550,000.00	paid,	340,977.07
Town, city, school district,		Profit and loss account, . .	4,543.83
and corporation bonds, . .	5,665,422.50		
Railroad bonds,	13,149,550.00		
Railroad stocks,	91,100.00		
Bank stocks in Connecticut, . .	268,600.00		
Bank stocks in other states, . .	16,375.00		
Real estate by foreclosure, . .	19,910.78		
Banking-house,	75,000.00		
Premium account,	496,032.50		
Cash in banks,	716,856.40		
Cash in vault,	73,872.35		
Total Assets,	\$27,083,448.23	Total Liabilities,	\$27,083,448.23

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Connecticut 3%, 1910,	\$ 300,000.00	300,000.00	304,500.00
Massachusetts 3½%, 1940,	250,000.00	250,000.00	265,000.00
Totals,	\$ 550,000.00	550,000.00	569,500.00
TOWN NOTES.			
Town of Newington,	\$ 9,500.00	9,500.00	9,500.00
" South Windsor,	30,000.00	30,000.00	30,000.00
Totals,	\$ 39,500.00	39,500.00	39,500.00
SCHOOL DISTRICT NOTES.			
Third, Windsor,	\$ 8,150.00	8,150.00	8,150.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.						
565 shares Atchison, Topeka & Santa Fé, pfd.,	\$			56,500.00	18,000.00	56,500.00
781 " New York, New Haven & Hartford,				78,100.00	78,100.00	148,390.00
Totals,	\$			134,600.00	91,100.00	204,890.00
TOWN BONDS.						
Enfield,	4s,	1909,	\$	20,000.00	20,000.00	20,000.00
Hartford,	3s,	1909,		78,000.00	72,922.50	76,440.00
Meriden,	4½s,	1905-1912,		55,000.00	55,000.00	56,650.00
Middletown,	3½s,	1909,		100,000.00	100,000.00	100,000.00
"	4s,	1910,		50,000.00	50,000.00	51,000.00
New Britain,	4s,	1911,		100,000.00	100,000.00	103,000.00
"	4s,	1924,		20,000.00	20,000.00	21,400.00
New Haven,	3½s,	1911-1921,		150,000.00	150,000.00	150,000.00
Portland,	3½s,	1909,		50,000.00	50,000.00	50,000.00
Southington,	4s,	1907-1927,		50,000.00	50,000.00	51,500.00
Stamford,	4s,	1924,		30,000.00	30,000.00	31,500.00
Wallingford,	3½s,	1905-1924,		40,000.00	40,000.00	41,200.00
Windsor Locks,	4s,	1909,		10,000.00	10,000.00	10,000.00
CITY BONDS.						
Cal.: Los Angeles, Police,	4½s,	1905-1920,	\$	16,000.00	16,000.00	16,960.00
" Tunnel,	4s,	1905-1918,		24,000.00	24,000.00	24,960.00
San Diego, Refunding,	4½s,	1926-1930,		25,000.00	25,000.00	26,000.00
Col.: Denver, Pub. Impt.,	5s,	1906,		52,000.00	52,000.00	53,040.00
Conn.: New Haven, Sewer,	3½s,	1904-1908,		29,000.00	29,000.00	29,000.00
New London,	7s,	1905,		25,000.00	25,000.00	25,750.00
Ill.: Chicago, Exposition,	4s,	1921,		170,000.00	170,000.00	176,800.00
" Judgment Fdg.,	4s,	1918,		100,000.00	100,000.00	103,000.00
Joliet, Refunding,	4½s,	1905,		10,000.00	10,000.00	10,100.00
Ind.: Fort Wayne, Funding,	4½s,	1918,		60,000.00	60,000.00	63,600.00
Indianapolis, Pub. Sfty.,	4s,	1927,		85,000.00	85,000.00	91,800.00
Terre Haute, Funding,	4½s,	1905,		6,000.00	6,000.00	6,060.00
Iowa: Des Moines, Refunding,	4s,	1916,		25,000.00	25,000.00	26,000.00
Dubuque,	4s,	1917,		100,000.00	100,000.00	104,000.00
Ky.: Lexington, Funding,	4½,	1932,		15,000.00	15,000.00	16,800.00
Louisville,	5s,	1911,		100,000.00	100,000.00	109,000.00
" Park,	4s,	1930,		100,000.00	100,000.00	118,000.00
Mass.: Boston, Park,	3½s,	1920,		50,000.00	50,000.00	50,500.00
" City,	3½s,	1922,		100,000.00	100,000.00	101,500.00
Cambridge, Bridge,	4s,	1918,		60,000.00	60,000.00	64,200.00
Gloucester, Funding,	4s,	1908,		50,000.00	50,000.00	51,000.00
Mich.: Detroit, Water,	6s,	1906,		7,000.00	7,000.00	7,850.00
" Improvement,	3½s,	1918,		75,000.00	75,000.00	77,250.00
Boulevard,	4s,	1921,		25,000.00	25,000.00	27,000.00
Grand Rapids, Water,	4½s,	1912,		25,000.00	25,000.00	26,500.00
Muskegon, Bridge, etc.,	5s,	1906-1910,		18,500.00	18,500.00	19,425.00
Saginaw, City Hall,	4½s,	1905,		10,000.00	10,000.00	10,100.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.	
CITY BONDS.—CONTINUED.					
Minn.:	Minneapolis, City Hall, 4½s,	1917,	\$ 50,000.00	50,000.00	55,000.00
	" 4s,	1919,	100,000.00	100,000.00	107,000.00
	St. Paul, Bridge, 5s,	1915,	100,000.00	100,000.00	114,000.00
	Stillwater, Improvem't, 5s,	1911,	10,000.00	10,000.00	10,600.00
Mo.:	Kansas City, City Hall, 4s,	1910,	100,000.00	100,000.00	102,000.00
	" " Judgment, 4½s,	1915,	170,000.00	170,000.00	185,300.00
	" " Water Wks., 4s,	1924,	63,000.00	63,000.00	66,150.00
	St. Louis, 4s,	1908,	150,000.00	150,000.00	153,000.00
	" 4s,	1912,	200,000.00	200,000.00	208,000.00
	" 4s,	1918,	75,000.00	75,000.00	79,500.00
Neb.:	Omaha, Renewal, 4½s,	1906,	40,000.00	40,000.00	40,400.00
	" Sewer, 5s,	1908,	7,000.00	7,000.00	7,280.00
	" Buildings, 5s,	1912,	68,000.00	68,000.00	73,440.00
	" Paving, 5s,	1913,	25,000.00	25,000.00	27,000.00
N. J.:	Hoboken, Imp'vment, 4s,	1918,	100,000.00	100,000.00	103,000.00
	Newark, Corporate, 6s,	1908,	20,000.00	20,000.00	21,800.00
	" St. Imp'vment, 6s,	1909,	30,000.00	30,000.00	33,300.00
	" Water, 4s,	1922,	25,000.00	25,000.00	27,000.00
	Paterson, Funding, 4½s,	1905-1909,	25,000.00	25,000.00	25,500.00
	" Sewer, 5s,	1904-1905,	15,000.00	15,000.00	15,150.00
	" St. Impvmt., 4s,	1911,	25,000.00	25,000.00	25,250.00
	" City Hall, 5s,	1919-1921,	25,000.00	25,000.00	28,750.00
	Trenton, Various, 4s,	1911,	64,000.00	64,000.00	65,920.00
N. Y.:	New York, Corporate, 3½s,	1941,	100,000.00	100,000.00	103,000.00
Ohio:	Cincinnati, Municipal, 6s,	1906,	85,000.00	85,000.00	89,250.00
	Cleveland, Sanitary, 4s,	1914,	50,000.00	50,000.00	51,000.00
	" Sewer Dist. 15, 4s,	1913,	25,000.00	25,000.00	25,500.00
	" Water Works, 4s,	1922,	100,000.00	100,000.00	103,000.00
	" Intercep. Sewer, 4s,	1915,	125,000.00	125,000.00	127,500.00
	Columbus, Various, 4s,	1908,	29,000.00	29,000.00	29,290.00
	" City Hall, 4s,	1909,	95,000.00	95,000.00	96,425.00
	" Fire Dep., 4s,	1916,	25,000.00	25,000.00	25,750.00
	" Viaduct, 4s,	1912-1922,	150,000.00	150,000.00	153,000.00
	" 4½s,	1909,	30,000.00	30,000.00	30,900.00
	" Pub. Lib'y, 4s,	1923,	15,000.00	15,000.00	15,600.00
	" Water, 5s,	1910,	9,000.00	9,000.00	9,630.00
	" Workhouse, 4s,	1932,	15,000.00	15,000.00	15,750.00
	" Fire, 5s,	1910,	48,000.00	48,000.00	51,360.00
	" Sewer, 5s,	1910-1911,	85,000.00	85,000.00	90,950.00
	Dayton, Water, 4s,	1904-1906,	12,000.00	12,000.00	12,000.00
	" 4½s,	1905,	5,000.00	5,000.00	5,000.00
	Toledo, Street, 5s,	1911,	40,000.00	40,000.00	43,200.00
	" Funding, 4½s,	1911,	40,000.00	40,000.00	42,000.00
Oregon:	Portland, Bridge, 5s,	1923,	50,000.00	50,000.00	58,000.00
	" City Hall, 5s,	1922,	50,000.00	50,000.00	58,000.00
Penn.:	Scranton, Buildings, 4s,	1905-1910,	50,000.00	50,000.00	50,500.00
	" Improvem't, 4½s,	1916,	20,000.00	20,000.00	21,600.00
	" Bridge, 4½s,	1919,	30,000.00	30,000.00	32,700.00
R. I.:	Pawtucket, City Loan, 4s,	1910,	50,000.00	50,000.00	50,500.00
	" Sewer, 4s,	1923,	50,000.00	50,000.00	52,000.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.— CONTINUED.			
R. I.: Pawtucket, Sewer, 4s, 1937, \$	50,000.00	50,000.00	52,500.00
Providence, " 4s, 1921,	50,000.00	50,000.00	54,000.00
Wis.: Lacrosse, School, 5s, 1913,	3,000.00	3,000.00	3,270.00
" Water, 5s, 1915,	50,000.00	50,000.00	55,500.00
Racine, Paving, etc., 5s, 1914,	35,000.00	35,000.00	38,850.00
Vt.: Barre, Refunding, 4s, 1906-1916,	15,000.00	15,000.00	15,450.00
SCHOOL DISTRICT BONDS.			
Hartford First, 4s, 1927, \$	10,000.00	10,000.00	10,400.00
Second North, 4s, 1924,	50,000.00	50,000.00	51,750.00
South, 3½s, 1931,	50,000.00	50,000.00	50,000.00
West Middle, 3½s, 1912,	126,000.00	126,000.00	126,000.00
" " 3½s, 1926,	120,000.00	120,000.00	120,000.00
New Haven, 4s, 1920,	10,000.00	10,000.00	10,500.00
New London, 4s, 1919,	21,000.00	21,000.00	22,050.00
BOROUGH BONDS.			
Greenwich, 4s, 1922, \$	50,000.00	50,000.00	52,000.00
Wallingford, 4s, 1912,	10,000.00	10,000.00	10,200.00
Willimantic, Water, 4s, 1904,	10,000.00	10,000.00	10,000.00
" " 4s, 1914,	25,000.00	25,000.00	25,750.00
Totals,	\$5,670,500.00	5,665,422.50	5,919,350.00
RAILROAD BONDS.			
Atchison, Top. & Santa Fé, gen., 4s, 1935, \$	138,500.00	110,800.00	138,500.00
" " adj., 4s, 1935,	74,000.00	31,000.00	70,300.00
B. & Maine, Conn. & Pass. Rivers, 4s, 1943,	150,000.00	150,000.00	165,000.00
Worc., Nashua & Rochester, 4s, 1913,	50,000.00	50,000.00	51,000.00
Burl., Ced. Rapids & Northern, 5s, 1906,	200,000.00	200,000.00	206,000.00
Cedar Rapids, I. F. & N. W., 5s, 1921,	132,000.00	132,000.00	147,840.00
Iowa, Minn. & Dak. Div., 5s, 1934,	430,000.00	430,000.00	524,600.00
Central of New Jersey, 5s, 1937,	150,000.00	150,000.00	201,000.00
New York & Long Branch, 4s, 1941,	50,000.00	50,000.00	53,500.00
Central Vt., N. London Northern, 4s, 1910,	103,000.00	103,000.00	104,030.00
Chicago, Burlington & Quincy:—			
Burlington & Mo. River, 6s, 1918,	75,000.00	75,000.00	86,250.00
Illinois Div., general, 3½s, 1949,	600,000.00	600,000.00	570,000.00
" " " 4s, 1949,	200,000.00	200,000.00	210,000.00
Iowa Division, 4s, 1919,	185,000.00	185,000.00	186,850.00
" " " 5s, 1919,	161,000.00	161,000.00	177,100.00
Nebraska Extension, 4s, 1927,	100,000.00	100,000.00	106,000.00
Chicago & E. Illinois, first s. f., 6s, 1907,	100,000.00	100,000.00	107,000.00
" " " 1st consol., 6s, 1934,	24,000.00	24,000.00	30,960.00
" " " general, 5s, 1937,	200,000.00	200,000.00	224,000.00
Chicago & Ind. Coal, 5s, 1936,	110,000.00	110,000.00	128,700.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Milwaukee & St. Paul:—			
Chicago & Lake Sup. Div., 5s, 1921, \$	50,000.00	50,000.00	58,000.00
Chicago & Pacific Div., 6s, 1910,	175,000.00	175,000.00	196,000.00
Chicago & Pac. West. Div., 5s, 1921,	160,000.00	160,000.00	185,600.00
Dubuque Div., 6s, 1920,	75,000.00	75,000.00	94,500.00
General, 3½s, 1989,	100,000.00	100,000.00	98,000.00
" 4s, 1989,	150,000.00	150,000.00	163,500.00
Hastings & Dakota Div., 7s, 1910,	50,000.00	50,000.00	58,500.00
LaCrosse & Davenport Div., 5s, 1919,	100,000.00	100,000.00	114,000.00
Mineral Point " 5s, 1910,	50,000.00	50,000.00	53,000.00
So. Minnesota " 6s, 1910,	75,000.00	75,000.00	84,000.00
Southwestern " 6s, 1909,	150,000.00	150,000.00	165,000.00
Terminal, 5s, 1914,	50,000.00	50,000.00	55,000.00
Wisconsin & Minnesota " 5s, 1921,	50,000.00	50,000.00	57,500.00
Wisconsin Valley, 7s, 1909,	50,000.00	50,000.00	57,500.00
Chicago & Northwestern:—			
" " general, 3½s, 1987,	100,000.00	100,000.00	100,000.00
Chic., St. P., Min. & Omaha, 3½s, 1930,	400,000.00	400,000.00	380,000.00
" " " 6s, 1930,	100,000.00	100,000.00	134,000.00
Chicago & Tomah, 6s, 1905,	130,000.00	130,000.00	132,600.00
Des Moines & Minneapolis, 7s, 1907,	30,000.00	30,000.00	32,100.00
Madison Extension, 7s, 1911,	30,000.00	30,000.00	36,000.00
Mil., Lake Shore & West'n, 6s, 1921,	10,000.00	10,000.00	12,900.00
Milwaukee & Madison, 6s, 1905,	75,000.00	75,000.00	78,000.00
Northern Illinois, 5s, 1910,	30,000.00	30,000.00	31,500.00
Northwestern Union, 7s, 1917,	125,000.00	125,000.00	166,250.00
St. Paul & Sioux City, 6s, 1919,	237,000.00	237,000.00	291,510.00
Chic., Rock Island & Pacific, 6s, 1917,	250,000.00	250,000.00	310,000.00
General, 4s, 1988,	600,000.00	600,000.00	630,000.00
Chicago & Western Indiana, 6s, 1932,	126,000.00	126,000.00	141,120.00
Cincinnati, Ham. & Dayton, 6s, 1905,	35,000.00	35,000.00	35,700.00
" " " 7s, 1905,	25,000.00	25,000.00	26,000.00
Delaware & Hudson Canal, 7s, 1917,	125,000.00	125,000.00	168,750.00
Albany & Susquehanna, 6s, 1906,	160,000.00	160,000.00	166,400.00
" " " 7s, 1906,	50,000.00	50,000.00	53,000.00
Rensselaer & Saratoga, 7s, 1921,	50,000.00	50,000.00	71,000.00
Delaware, Lackawanna & West'n:—			
Morris & Essex, 7s, 1914,	101,000.00	101,000.00	131,300.00
N. Y., Lack'wa'na & West'n, 6s, 1921,	110,000.00	110,000.00	141,900.00
Syracuse, Bing'ton & N. Y., 7s, 1906,	130,000.00	130,000.00	140,400.00
Erie:—			
Buffalo, N. Y. & Erie, 7s, 1916,	26,000.00	26,000.00	32,500.00
Cleveland & Mahoning Val., 5s, 1938,	200,000.00	200,000.00	232,000.00
Northern of New Jersey, 6s, 1917,	20,000.00	20,000.00	24,000.00
Sharon, 4½s, 1919,	50,000.00	50,000.00	58,500.00
Great Northern:—			
Eastern Ry. of Minnesota, 5s, 1903,	200,000.00	200,000.00	206,000.00
" " " 4s, 1948,	100,000.00	100,000.00	105,000.00
St. P., Minn. & Man., 1st, 6s, 1909,	200,000.00	200,000.00	218,000.00
" " " " Dak. Ex., 6s, 1910,	200,000.00	200,000.00	220,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Great Northern :—			
St. P., Minn. & Man., Consol., 4½s, 1933, \$	200,000.00	200,000.00	218,000.00
" " " " 6s, 1933,	68,000.00	68,000.00	84,420.00
Willmar & Sioux Falls, 5s, 1933,	100,000.00	100,000.00	117,000.00
Illinois Central :—			
Chic., St. L. & N. Orleans, 5s, 1951,	100,000.00	100,000.00	124,000.00
" " " " 3½s, 1951,	300,000.00	300,000.00	285,000.00
Kankakee Division, 5s, 1921,	30,000.00	30,000.00	34,500.00
Main " 3½s, 1951,	50,000.00	45,750.00	49,000.00
Springfield " 3½s, 1951,	250,000.00	250,000.00	245,000.00
Western " 4s, 1951,	120,000.00	120,000.00	128,400.00
Louisville & Nashville :—			
General, 6s, 1930,	26,000.00	26,000.00	30,940.00
Evansv., Hend'n & Nashv., 6s, 1919,	4,000.00	4,000.00	4,560.00
Louisv., Cin. & Lexington, 4½s, 1931,	99,000.00	99,000.00	106,920.00
Minneapolis & St. Louis, 7s, 1907,	45,000.00	45,000.00	48,600.00
1st Consol., 5s, 1934,	300,000.00	300,000.00	345,000.00
Iowa Extension, 7s, 1909,	68,000.00	68,000.00	75,480.00
Minneapolis & Duluth, 7s, 1907,	80,000.00	80,000.00	86,400.00
Pacific Extension, 6s, 1921,	65,000.00	65,000.00	78,000.00
Southwestern Extension, 7s, 1910,	35,000.00	35,000.00	40,250.00
Missouri Pacific :—			
Pacific of Missouri, 4s, 1933,	50,000.00	50,000.00	51,000.00
N. Y. Central & Hudson River :—			
Detroit & Bay City, 5s, 1931,	100,000.00	100,000.00	120,000.00
Detroit, Monroe & Toledo, 7s, 1906,	25,000.00	25,000.00	26,250.00
Grand River Valley, 6s, 1909,	50,000.00	50,000.00	55,000.00
Joliet & Northern Indiana, 7s, 1907,	100,000.00	100,000.00	110,000.00
Kalamazoo & So. Haven, 5s, 1939,	50,000.00	50,000.00	63,000.00
Kalamazoo & White Pigeon, 5s, 1940,	50,000.00	50,000.00	62,500.00
Mahoning Coal, 5s, 1934,	100,000.00	100,000.00	120,000.00
McKeesport & Belle Vernon, 6s, 1918,	60,000.00	60,000.00	70,800.00
Norwood & Montreal, 5s, 1916,	25,000.00	25,000.00	27,500.00
Pitts., McKeesp't & Yough., 6s, 1932,	150,000.00	150,000.00	202,500.00
Utica & Black River, 4s, 1922,	150,000.00	150,000.00	156,000.00
New York, New Haven & Hartford :—			
Danbury & Norwalk, 5s, 1920,	100,000.00	100,000.00	115,000.00
Harlem Riv. & Portchester, 4s, 1954,	250,000.00	250,000.00	270,000.00
New York & New England, 6s, 1905,	15,000.00	15,000.00	15,150.00
" " " " 7s, 1905,	50,000.00	50,000.00	51,000.00
Pennsylvania :—			
Ashtabula & Pittsburg, 6s, 1908,	31,000.00	31,000.00	33,170.00
Bald Eagle Valley, 6s, 1910,	23,000.00	22,000.00	23,760.00
Cleveland & Pittsburg, 4½s, 1942,	50,000.00	50,000.00	57,500.00
" " " " 3½s, 1948,	100,000.00	100,000.00	95,000.00
Elmira & Williamsport, 6s, 1910,	40,000.00	40,000.00	44,000.00
Erie & Pittsburg, general, 3½s, 1940,	200,000.00	200,000.00	196,000.00
Little Miami, 5s, 1912,	97,000.00	97,000.00	104,760.00
Pitts., Ft. Wayne & Chicago, 7s, 1912,	45,000.00	45,000.00	54,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Pennsylvania:—				
Sunbury & Lewistown,	4s, 1936, \$	85,000.00	85,000.00	86,700.00
Terre Haute & Indianapolis,	5s, 1925,	250,000.00	250,000.00	287,500.00
United N. J. & Canal,	4s, 1929,	100,000.00	100,000.00	108,000.00
"	4s, 1944,	150,000.00	150,000.00	165,000.00
Peoria & Pekin Union,	6s, 1921,	100,000.00	100,000.00	120,000.00
Term. R. R. Ass'n of St. Louis,	4½s, 1939,	110,000.00	110,000.00	123,200.00
"	5s, 1944,	42,000.00	42,000.00	49,560.00
Totals,	\$	13,224,500.00	13,149,550.00	14,594,480.00
BANK STOCKS IN CONNECTICUT.				
300 shares Aetna National, Hartford,	\$	30,000.00	30,000.00	60,000.00
400 " American " "		20,000.00	20,000.00	28,000.00
296 " Charter Oak " "		29,600.00	29,600.00	35,620.00
40 " Conn. T. & S. D. Co., " "		4,000.00	4,000.00	10,000.00
250 " Farm. & Mech. Nat., " "		25,000.00	25,000.00	30,000.00
70 " First National, " "		7,000.00	7,000.00	9,800.00
815 " Hartford National, " "		81,500.00	81,500.00	42,625.00
50 " Hartford Trust Co., " "		5,000.00	5,000.00	9,000.00
700 " National Exchange, " "		35,000.00	35,000.00	45,600.00
250 " Phoenix National, " "		25,000.00	25,000.00	30,000.00
123 " State, " "		12,300.00	12,300.00	17,320.00
75 " First " Litchfield,		7,500.00	7,500.00	7,500.00
50 " " Meriden,		5,000.00	5,000.00	10,000.00
60 " " Norwich,		6,000.00	6,000.00	6,000.00
100 " Home " Meriden,		10,000.00	10,000.00	12,500.00
41 " Merchants " Norwich,		4,100.00	4,100.00	4,715.00
66 " Meriden " Meriden,		6,600.00	6,600.00	6,600.00
100 " Waterbury " Waterbury,		5,000.00	5,000.00	8,000.00
BANK STOCKS IN OTHER STATES.				
85 shares Amer. Ex. Nat., New York,	\$	8,500.00	8,500.00	20,400.00
25 " Citizen's Cent. " "		2,500.00	2,500.00	3,875.00
25 " First " "		2,500.00	2,500.00	15,875.00
115 " Mechanics " "		2,875.00	2,875.00	7,475.00
Totals,	\$	284,975.00	284,975.00	420,005.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	48,572; total amount, \$9,846,758.87	
2	Number of depositors having \$1,000 and not over \$2,000,	4,258; total amount, 5,880,294.75	
3	Number of depositors having over \$2,000 and not over \$10,000,	2,724; total amount, 10,178,324.15	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	55,549; total deposits, \$25,905,877.77	
6	Largest amount due a single depositor,	10,000.00	
7	Number of accounts opened during the past year, 6,524; number closed, 4,788; increase, 1,786.		
8	Amount deposited, including interest credited, during the past year,	4,722,650.02	
9	Amount withdrawn during the past year,	8,331,889.68	
10	Amount of increase,	1,391,810.84	
11	Total of interest and profit and loss and rent account per last report,	\$317,178.64	
12	Amount of income received during the year,	1,198,891.68—	1,516,070.27
13	Total expenses, including salaries, during the year,	87,052.59	
14	State tax during the year,	58,858.74	
15	Town and city taxes and assessments paid,	816.74	
16	Net amount of premiums charged off,	97,298.20	
17	All other amounts charged off,	7,002.82	
18	Dividends, 2 per cent. paid Dec. 1, 1903; amount,	478,769.99	
	2 per cent. paid June 1, 1904; amount,	487,415.98	
19	Net amount carried to surplus,	8,884.81	
20	Total of interest and profit and loss and rent account per this report,	845,520.90—	1,516,070.27
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	109,800.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	75,000.00	
27	Per cent per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS.— President, Francis B. Cooley; Vice-Presidents, Drayton Hillyer, Henry K. Morgan, Appleton R. Hillyer, Gurdon W. Russell, George L. Chase, Theodore Lyman, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Jacob L. Greene, Jonathan B. Bunce, Meigs H. Whipples; Treasurer, A. E. Hart; Assistant Treasurer, Sidney W. Crofut; 2d Assistant Treasurer, C. T. Millard; Trustees, Francis B. Cooley, James P. Taylor, A. E. Hart, Charles E. Gross, Wm. B. Clark, James Nichols, George H. Day, Wm. O. Skinner, Ernest Cady, George E. Taintor, Samuel G. Dunham, Silas Chapman, Jr., Chas. H. Northam, Lyman B. Brainerd, James M. Thompson, Francis Parsons, Arthur L. Shipman, George H. Burt, John R. Hills, John S. Camp, Sylvester C. Dunham, Charles P. Cooley, Patrick Garvan, Lucius A. Barbour.

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Duluth, Minn.,	4s, 1930, \$	5,000.00	5,000.00	5,000.00
Louisville, Ky.,	4s, 1928,	5,000.00	5,000.00	5,250.00
Los Angeles, Cal.,	4s, 1908,	6,000.00	6,000.00	6,000.00
Minneapolis, Minn.,	4s, 1920,	5,000.00	5,000.00	5,200.00
Newark, N. J.,	4s, 1922,	5,000.00	5,000.00	5,200.00
New Haven, Conn.,	3½s, 1923,	10,000.00	10,000.00	10,000.00
Paterson, N. J.,	4s, 1932,	6,000.00	6,000.00	6,240.00
Portland, Conn.,	4s, 1905,	5,000.00	5,000.00	5,000.00
" Oregon,	5s, 1922,	10,000.00	10,000.00	11,200.00
Pueblo, Col.,	5s, 1912,	5,000.00	5,000.00	5,800.00
St. Paul, Minn.,	5s, 1909,	5,000.00	5,000.00	5,275.00
" " "	4s, 1920,	5,000.00	5,000.00	5,200.00
Toledo, Ohio,	4s, 1922,	5,000.00	5,000.00	5,150.00
West Hartford, Conn.,	4s, 1920,	10,000.00	10,000.00	10,400.00
West Haven Union School, Conn.,	4½s, 1909,	3,000.00	3,000.00	3,120.00
Woonsocket, R. I.,	4s, 1915,	5,000.00	5,000.00	5,100.00
Totals,	\$	120,000.00	120,000.00	126,080.00
RAILROAD BONDS.				
Burlington, C. Rapids & Northern,	5s, 1906, \$	5,000.00	5,000.00	5,100.00
Burlington & Missouri River,	6s, 1918,	5,000.00	5,000.00	5,650.00
Buffalo & Susquehanna,	4s, 1951,	5,000.00	5,000.00	4,900.00
Chicago, Burlington & Quincy,	7s, 1906,	6,000.00	6,000.00	6,240.00
" " " Ill. Div.,	3½s, 1949,	30,000.00	29,000.00	23,275.00
Chicago, Milwaukee & St. Paul :—				
Mineral Point,	5s, 1910,	15,000.00	15,000.00	15,900.00
Chicago & Pacific Western,	5s, 1921,	30,000.00	30,000.00	34,800.00
Chicago & Pacific,	6s, 1910,	5,000.00	5,000.00	5,500.00
Terminal,	5s, 1914,	5,000.00	5,000.00	5,500.00
Dubuque,	6s, 1920,	5,000.00	5,000.00	6,250.00
Chicago & Northwestern :—				
Menominee,	7s, 1911,	10,000.00	10,000.00	11,900.00
Chicago & Tomah,	6s, 1905,	20,000.00	20,000.00	20,600.00
Northwestern Union,	7s, 1917,	15,000.00	15,000.00	19,950.00
Chicago & Eastern Illinois,	5s, 1937,	5,000.00	5,000.00	6,000.00
Chicago, St. Louis & New Orleans,	5s, 1951,	10,000.00	10,000.00	12,000.00
Chicago, Rock Island & Pacific,	4s, 1938,	25,000.00	25,000.00	26,187.50
Dakota & Great Southern,	5s, 1910,	10,000.00	10,000.00	10,900.00
Evansville & Terre Haute,	5s, 1930,	5,000.00	5,000.00	4,750.00
Illinois Central, Western Lines,	4s, 1951,	6,000.00	6,000.00	6,180.00
Iowa Falls & Sioux City,	7s, 1917,	15,000.00	15,000.00	19,500.00
Minneapolis & St. Louis,	4s, 1949,	15,000.00	15,000.00	14,400.00
" " "	6s, 1921,	5,000.00	5,000.00	6,000.00
Montana Central,	5s, 1937,	1,000.00	1,000.00	1,160.00
New York, New Haven & Hartford,	4s, 1914,	10,000.00	10,000.00	10,800.00
" " "	4s, 1954,	5,000.00	5,000.00	5,400.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Pittsburg, McKeesport & Yough'y,	6s,	1932,	\$	5,000.00	5,000.00	6,650.00
Portland & Rumford Falls,	4s,	1926,		5,000.00	5,000.00	5,300.00
St. L., Iron Mountain & Southern:—						
River & Gulf,	4s,	1933,		5,000.00	5,000.00	4,850.00
St. Paul, Minneapolis & Manitoba:—						
Dakota Division,	6s,	1910,		7,000.00	7,000.00	7,770.00
Totals,			\$	290,000.00	289,000.00	317,812.50
BANK STOCKS.						
20 shares Nat. Exchange,		Hartford,	\$	1,000.00	1,000.00	1,240.00
22 " Aetna National,		"		2,200.00	2,200.00	4,180.00
81 " Charter Oak,		"		3,100.00	3,100.00	3,720.00
64 " First National,		"		6,400.00	6,400.00	8,960.00
175 " American "		"		8,750.00	8,750.00	12,250.00
6 " Farmers and Mech. Nat.,		"		600.00	600.00	702.00
16 " Phoenix National,		"		1,600.00	1,600.00	1,840.00
82 " City,		"		3,200.00	3,200.00	2,880.00
100 " Yale Nat.,		New Haven,		10,000.00	10,000.00	13,200.00
110 " Merchants "		"		5,500.00	5,500.00	6,930.00
35 " Tradesmen's "		"		3,500.00	3,500.00	5,250.00
264 " New Haven Co. "		"		2,640.00	2,640.00	3,960.00
28 " Second "		"		2,800.00	2,800.00	5,320.00
10 " Middletown "		"		750.00	750.00	900.00
30 " Middlesex Co. "		Middletown,		3,000.00	3,000.00	3,000.00
80 " First National,		"		3,000.00	3,000.00	3,000.00
10 " Columbia Trust Co.,		"		1,000.00	1,000.00	1,000.00
36 " First National,		Norwich,		3,600.00	3,600.00	3,240.00
50 " Thames "		"		5,000.00	5,000.00	8,250.00
64 " First "		Meriden,		6,400.00	6,400.00	12,800.00
128 " Home "		"		12,800.00	12,800.00	15,360.00
107 " Meriden "		"		10,700.00	10,700.00	10,700.00
41 " Birmingham Nat.,		"		4,100.00	4,100.00	7,175.00
65 " New Britain "		"		6,500.00	6,500.00	9,100.00
50 " Mechanics "		New Britain,		5,000.00	5,000.00	8,750.00
50 " Union,		New London,		5,000.00	5,000.00	5,000.00
62 " Southington National,		"		6,200.00	6,200.00	6,510.00
176 " American Exch. Nat.,		New York,		17,600.00	17,600.00	41,360.00
125 " National Commerce,		"		12,500.00	12,500.00	26,875.00
50 " Merchants National,		"		2,500.00	2,500.00	4,375.00
10 " Shoe and Leather "		"		1,000.00	1,000.00	1,850.00
5 " First National,		"		500.00	500.00	3,000.00
Totals,			\$	158,440.00	158,440.00	242,177.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,280 ; total amount,	\$428,897.10
2	Number of depositors having \$1,000 and not over \$2,000,	217 ; total amount,	296,378.55
3	Number of depositors having over \$2,000 and not over \$10,000,	161 ; total amount,	569,489.18
4	Number of depositors having over \$10,000,	9 ; total amount,	187,077.99
5	Total number of depositors,	2,667 ; total deposits,	\$1,426,787.82
6	Largest amount due a single depositor,		30,011.51
7	Number of accounts opened during the past year, 267 ; number closed, 289 ; decrease, 22.		
8	Amount deposited, including interest credited, during the past year,		231,694.18
9	Amount withdrawn during the past year,		218,181.71
10	Amount of increase,		18,512.47
11	Total of interest and profit and loss and rent accounts per last report,	\$32,780.70	
12	Amount of income received during the year,	69,407.82—	102,188.52
13	Total expenses, including salaries, during the year,	8,875.23	
14	State tax during the year,	2,786.15	
15	Town and city taxes and assessments paid,	414.23	
16	Net amount of premiums charged off,	3,549.75	
17	All other amounts charged off,	721.17	
18	Dividends : 2 per cent., paid Jan., 1904 ; amount,	27,667.90	
	2 per cent., paid July, 1904 ; amount,	28,012.14	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	85,161.95—	102,188.52
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		6,000.00
23	Loans on real estate—are they all first mortgages ?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		39,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,100.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		11,800.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1½
28	Net income from foreclosed real estate during the past year,		288.41
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS.—President, M. H. Holcomb ; Treasurer, L. B. Neal ; Directors or Trustees, Amon Bradley, E. P. Hotchkiss, M. N. Woodruff, Chas. H. Clark, J. H. Pratt, J. F. Pratt, W. H. Cummings.

SOUTH NORWALK SAVINGS BANK.

GEORGE F. BEARSE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$840,898.00	Whole amounts of deposits, \$1,563,986.06	
Loans on collateral security, . .	37,567.17	Surplus account, . . .	70,000.00
Town, city, and borough notes and orders, . . .	28,500.00	Interest account, less current expenses, and taxes paid, . . .	22,019.96
School district notes and orders, . . .	86,400.00	Profit and loss account, . .	18,103.86
Town, city, school district, and corporation bonds, . .	207,789.18	Rent account, . . .	290.52
Railroad bonds, . . .	485,850.00		
Bank stocks in Connecticut, . .	6,100.00		
Real estate by foreclosure, . .	5,800.00		
Banking house, . . .	18,000.00		
Premium account, . . .	79,350.00		
Cash in banks, . . .	127,346.21		
Cash in vault, . . .	1,859.69		
Total Assets, . . .	\$1,674,400.20	Total Liabilities, . . .	\$1,674,400.20

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of South Norwalk, Conn., \$	21,000.00	21,000.00	21,000.00
Town of Norwalk,	7,500.00	7,500.00	7,500.00
Totals, \$	28,500.00	28,500.00	28,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
South Norwalk Union school district, . . . \$	29,000.00	29,000.00	29,000.00
South Five Mile River " " . . .	5,500.00	5,500.00	5,500.00
Middle " " . . .	900.00	900.00	900.00
East Norwalk " " . . .	1,000.00	1,000.00	1,000.00
Totals, \$	36,400.00	36,400.00	36,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Danbury, Conn., 4s, 1927-29, \$	15,000.00	15,000.00	15,526.50
South Norwalk, " 4s, 1918, . . .	10,000.00	10,000.00	10,100.00
Lyme, " 4s, 1918, . . .	15,000.00	15,000.00	15,334.50
Stonington, 18th school dist., 4s, 1918, . . .	15,000.00	15,000.00	15,405.00
Pueblo, Col., 4½s, 1914, . . .	10,000.00	10,000.00	10,177.00

SOUTH NORWALK SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.				
Pueblo, Colorado,	5s, 1912,	\$ 5,000.00	5,000.00	5,148.00
South Denver, "	6s, 1906,	8,000.00	8,000.00	8,097.50
Col. Springs, "	4s, 1917,	20,000.00	20,000.00	20,824.00
Sioux City, Iowa,	5s, 1912,	500.00	500.00	500.00
Council Bluffs, "	4½s, 1918,	8,000.00	8,000.00	8,000.00
Topeka, Kansas,	5s, 1918,	10,000.00	10,000.00	10,947.00
Wichita, "	6s, 1921,	9,000.00	9,000.00	11,475.00
Kansas City, "	6s, 1915,	10,000.00	10,000.00	12,013.00
Omaha, Nebraska,	4s, 1918,	2,000.00	2,000.00	2,050.00
" "	5s, 1909,	10,000.00	10,000.00	10,518.00
Portland, Oregon,	5s, 1928,	14,000.00	14,000.00	16,750.00
" "	6s, 1905-08,	46,289.13	46,289.13	47,996.09
Spokane, Washington,	5s, 1914,	10,000.00	10,000.00	11,084.00
Totals,		\$ 207,789.13	207,789.13	221,890.59
RAILROAD BONDS.				
Eastern R. R. of Minn.,	4s, 1948,	\$ 10,000.00	10,000.00	10,425.00
St. Paul, Minn. & Manitoba,	4½s, 1938,	20,000.00	20,000.00	22,000.00
" "	6s, 1938,	32,000.00	32,000.00	42,480.00
Montana Central,	5s, 1937,	5,000.00	5,000.00	5,775.00
" "	6s, 1937,	25,000.00	25,000.00	32,812.50
St. P., Minn. & Man., Dak. Ex.,	6s, 1910,	7,000.00	7,000.00	7,708.75
Peoria & Pekin Union,	6s, 1921,	30,000.00	30,000.00	35,287.50
St. Paul & Sioux City,	6s, 1919,	25,000.00	25,000.00	30,250.00
Burl., Cedar Rap. & Northern,	5s, 1934,	25,000.00	25,000.00	29,750.00
Chic., St. P., Minn. & Omaha,	6s, 1930,	50,000.00	50,000.00	66,000.00
Minneapolis & St. Louis,	5s, 1934,	35,000.00	35,000.00	39,900.00
Chic., Mil. & St. Paul,	4s, 1939,	10,000.00	10,000.00	10,725.00
Wisconsin & Minn.,	5s, 1921,	15,000.00	15,000.00	17,100.00
Buffalo & Susquehanna,	4s, 1951,	8,000.00	7,850.00	8,000.00
Baltimore & Harrisburg,	5s, 1936,	5,000.00	5,000.00	6,026.50
Ashland Coal and Iron,	4s, 1925,	10,000.00	10,000.00	10,850.00
Chic., Rock Island & Pacific,	4s, 1938,	24,000.00	24,000.00	24,780.00
Chicago & Eastern Illinois,	5s, 1937,	75,000.00	75,000.00	88,500.00
Chicago & Indiana Coal,	5s, 1936,	15,000.00	15,000.00	17,487.50
Genesee & Wyoming,	5s, 1929,	10,000.00	10,000.00	10,000.00
*Louisv. & Nashv., N. Or. & Mo. Div.,	6s, 1930,	30,000.00	30,000.00	37,800.00
*First Mortgage Trust,	5s, 1931,	10,000.00	10,000.00	11,450.00
Chicago, Hammond & Western,	6s, 1937,	10,000.00	10,000.00	12,800.00
Totals,		\$ 486,000.00	485,850.00	577,857.75
BANK STOCKS.				
61 shares City Nat., South Norwalk, Conn.,		\$ 6,100.00	6,100.00	10,675.00

*Sold since October 1st.

SOUTH NORWALK SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,891; total amount,	\$695,648.26
2	Number of depositors having \$1,000 and not over \$2,000,	849; total amount,	446,806.76
3	Number of depositors having over \$2,000 and not over \$10,000,	147; total amount,	422,081.04
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,387; total deposits,	\$1,563,986.06
6	Largest amount due a single depositor,		6,607.51
7	Number of accounts opened during the past year, 714; number closed, 502; increase, 212.		
8	Amount deposited, including interest credited, during the past year,		501,807.87
9	Amount withdrawn during the past year,		354,046.19
10	Amount of increase,		147,761.68
11	Total of interest and profit and loss and rent accounts per last report,	\$45,077.03	
12	Amount of income received during the year,	75,900.88—	120,977.91
13	Total expenses, including salaries, during the year,	4,653.82	
14	State tax during the year,	3,181.45	
15	Town and city taxes and assessments paid,	464.16	
16	Net amount of premiums charged off,	5,439.50	
17	All other amounts charged off,	1,019.24	
18	Dividends: 2 per ct. paid Jan. 1, 1904; amount,	27,302.40	
	2 per ct. paid July 1, 1904; amount,	28,553.20	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss, and rent accounts per this report,	40,414.14—	120,977.91
21	Amount of past due paper at this time is		0
22	Amount of assets yielding no income the past year,		1,600.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.0166%
28	Net income from foreclosed real estate during the past year,		96.33
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.— President, Alden Solmans; Treasurer, George F. Bearse; Directors or Trustees, Alden Solmans, John H. Knapp, Henry I. Smith, Edward Beard, John H. Light, Josiah R. Marvin, George F. Bearse, Henry Seymour, Charles E. Dow, Charles G. Bohannon, Fred B. Baker, Fred H. Rowan, Frank D. Layton.

SOUTHPORT SAVINGS BANK.

CHARLES C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$222,988.00	Whole amount of deposits, . . .	\$888,814.22
Loans on collateral security, . . .	48,547.92	Surplus account, . . .	25,000.00
Town notes, . . .	18,000.00	Interest account, less current expenses, and taxes paid, . . .	57,320.48
Town, city, school district, and corporation bonds, . . .	280,000.00		
Railroad bonds, . . .	874,000.00		
Bank stocks in Connecticut, . . .	6,100.00		
Banking house, . . .	5,000.00		
Cash in banks, . . .	22,790.25		
Cash in vault, . . .	3,218.48		
Total Assets, . . .	\$920,634.65	Total Liabilities, . . .	\$920,634.65

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Southport,	\$ 18,000.00	18,000.00	18,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Brooklyn, City, 7s, 1915, . . .	\$ 1,000.00	1,000.00	1,850.00
Boston, " 4s, 1912, . . .	8,000.00	8,000.00	8,320.00
Cincinnati, " 5s, 1910, . . .	10,000.00	10,000.00	10,500.00
Chicago, " 4s, 1915, . . .	10,000.00	10,000.00	10,800.00
Cambridge, " 4s, 1912, . . .	1,000.00	1,000.00	1,080.00
" " 4s, 1924, . . .	1,000.00	1,000.00	1,060.00
Dayton, " 5s, 1909, . . .	22,000.00	22,000.00	23,320.00
" " 5s, 1911, . . .	25,000.00	25,000.00	27,000.00
Danbury, " 4s, 1985, . . .	5,000.00	5,000.00	5,150.00
" " 4s, 1986, . . .	5,000.00	5,000.00	5,200.00
Hartford, " 3½s, 1917, . . .	2,000.00	2,000.00	2,080.00
" " 4s, 1926, . . .	2,000.00	2,000.00	2,100.00
Kansas, " 4½s, 1908-1918, . . .	20,000.00	20,000.00	21,200.00
" " 5s, 1915, . . .	10,000.00	10,000.00	10,800.00
Lowell, " 4s, 1920, . . .	2,000.00	2,000.00	2,080.00
Omaha, " 5s, 1909, . . .	10,000.00	10,000.00	10,800.00
Paterson, " 4½s, 1910, . . .	5,000.00	5,000.00	5,200.00
Portland, " 5s, 1925, . . .	10,000.00	10,000.00	11,200.00
Pawtucket, " 4s, 1934, . . .	10,000.00	10,000.00	10,500.00
Toledo, " 8½s, 1930, . . .	5,000.00	5,000.00	5,100.00
Bethel, Town, 4s, 1919, . . .	4,000.00	4,000.00	4,080.00
Bristol, " 4s, 1907, . . .	8,000.00	8,000.00	8,000.00

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.							
Bristol,	Town,	4s,	1910,	\$	8,000.00	8,000.00	8,030.00
"	"	4s,	1918,		8,000.00	8,000.00	8,060.00
"	"	4s,	1916,		2,000.00	2,000.00	2,060.00
Danbury,	"	3½s,	1932,		10,000.00	10,000.00	10,000.00
New Hartford,	"	3½s,	1921,		10,000.00	10,000.00	10,000.00
Stonington,	"	4s,	1918,		10,000.00	10,000.00	10,400.00
Windham,	"	4s,	1925,		10,000.00	10,000.00	10,800.00
Windsor Locks,	"	4s,	1919,		1,000.00	1,000.00	1,040.00
"	"	4s,	1929,		10,000.00	10,000.00	10,800.00
Totals,					\$ 280,000.00	280,000.00	242,060.00
RAILROAD BONDS.							
Atchison, Topeka & Santa Fé,		4s,	1995,	\$	8,000.00	8,000.00	8,160.00
Chicago, Milwaukee & St. Paul :—							
Mineral Point	Div.,	5s,	1910,		18,000.00	18,000.00	19,260.00
Chi. & Pacific West'n	"	5s,	1921,		15,000.00	15,000.00	17,250.00
Southwestern	"	6s,	1909,		20,000.00	20,000.00	21,800.00
Dubuque	"	6s,	1920,		6,000.00	6,000.00	7,200.00
Chicago & Northwestern :—							
Northwestern Union,		7s,	1917,		19,000.00	19,000.00	24,890.00
Ottumwa, Cedar Falls & St. Paul,		5s,	1909,		31,000.00	31,000.00	31,930.00
Cedar Rapids & Mo. River,		7s,	1916,		1,000.00	1,000.00	1,300.00
Minnesota & Iowa,		3½s,	1924,		13,000.00	13,000.00	13,000.00
Boyer Valley,		3½s,	1923,		12,000.00	12,000.00	12,000.00
Sioux City & Pacific,		3½s,	1936,		10,000.00	10,000.00	9,500.00
Chicago, Burlington & Quincy :—							
Illinois Division,		3½s,	1949,		20,000.00	20,000.00	19,800.00
Nebraska Extension,		4s,	1927,		10,000.00	10,000.00	10,400.00
Chicago, Rock Island & Pacific,		4s,	1988,		20,000.00	20,000.00	20,600.00
Chicago & Alton,		8s,	1949,		20,000.00	20,000.00	16,800.00
Delaware & Hudson Canal,		7s,	1917,		5,000.00	5,000.00	6,550.00
Illinois Central,		3½s,	1951,		40,000.00	40,000.00	38,600.00
" Louisville Div.,		3½s,	1953,		10,000.00	10,000.00	9,400.00
Midland of New Jersey,		6s,	1910,		6,000.00	6,000.00	6,480.00
Minneapolis & St. Louis,		4s,	1949,		20,000.00	20,000.00	20,000.00
New York, Lackawanna & Western,		7s,	1921,		10,000.00	10,000.00	13,000.00
N. Y. Central & Hudson River,		3½s,	1997,		5,000.00	5,000.00	5,000.00
N. Y., N. H. & Hartford,		3½s,	1954,		25,000.00	25,000.00	24,000.00
St. Paul, Minneapolis & Manitoba,		4s,	1937,		5,000.00	5,000.00	5,050.00
Terre Haute & Indianapolis,		5s,	1925,		25,000.00	25,000.00	25,000.00
Totals,					\$ 374,000.00	374,000.00	386,970.00

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
60 shares	Central National, Middletown, \$	4,500.00	4,500.00	4,800.00
16 "	Norwalk " Norwalk,	1,600.00	1,600.00	1,760.00
Totals,		\$ 6,100.00	6,100.00	6,560.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,232; total amount,	\$264,821.60
2	Number of depositors having \$1,000 and not over \$2,000,	149; total amount,	204,175 89
3	Number of depositors having over \$2,000 and not over \$10,000,	98; total amount,	321,629.41
4	Number of depositors having over \$10,000,	4; total amount,	48,187.32
5	Total number of depositors,	1,478; total deposits,	\$638,314 22
6	Largest amount due a single depositor,		18,325.98
7	Number of accounts opened the past year, 177; number closed, 154; increase, 23.		
8	Amount deposited, including interest credited, during the past year,		139,592.30
9	Amount withdrawn during the past year,		124,870.48
10	Amount of increase,		14,721.87
11	Total of interest and profit and loss, and rent accounts per last report,	\$54,484.53	
12	Amount of income received during the year,	42,614.67—	97,099.19
13	Total expenses including salaries during the year,	4,871.08	
14	State tax during the year,	1,908.17	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	495.74	
18	Dividends: 2 per cent. paid Jan. 1, 1904; amount,	16,141.78	
	2 per cent. paid July 1, 1904; amount,	16,362.04	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	57,820.48—	97,099.19
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		14,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		15,647.92

SOUTHPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
28	Net income from foreclosed real estate during the past year, . .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, about July 1st each year.	
30	Date of annual meeting to elect President, Treasurer, and other officers, about July 1st each year.	

OFFICERS.—President, John H. Perry; Treasurer, Charles C. Perry; Directors or Trustees, John H. Perry, Simon C. Sherwood, Arthur O. Jennings, W. B. Meeker, Benj. A. Bulkley, John A. Gorham, C. O. Jelliff, Charles C. Perry, H. N. Wakeman, Henry H. Perry, S. W. Sherwood, J. L. Hetzel, L. B. Switzer, W. G. Waterman, L. B. Curtis, John Walter Perry.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHARLES F. HARWOOD, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$311,534.00	Whole amount of deposits, . . .	\$712,688.77
Loans on collateral sec'y, . .	8,500.00	Surplus account, . . .	26,000.00
Loans on personal security only, . . .	17,800.00	Interest account, less current expenses, and taxes paid, . . .	8,764.12
Town, city, and borough notes and orders, . . .	11,400.00	Profit and loss account, . . .	4,091.46
Town, city, school district, and corporation bonds, . .	25,000.00		
Railroad bonds, . . .	244,500.00		
Bank stocks in Connecticut, . .	22,200.00		
Real estate by foreclosure, . .	225.00		
Premium account, . . .	25,000.00		
Cash in banks, . . .	89,530.78		
Cash in vault, . . .	1,299.57		
Total Assets, . . .	\$751,489.35	Total Liabilities, . . .	\$751,489.35

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, \$	11,400.00	11,400.00	11,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Newark, N. J. (water), 4s, 1922, \$	25,000.00	25,000.00	27,000.00
RAILROAD BONDS.			
Chi., Burl. & Quincy, Ill. Div., 3½s, 1949,	15,000.00	15,000.00	14,250.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909,	11,000.00	11,000.00	12,210.00
Wisconsin & Minn. " 5s, 1921,	10,000.00	10,000.00	11,600.00
Wisconsin Valley " 7s, 1909,	5,500.00	5,500.00	6,160.00
Dubuque " 6s, 1920,	5,000.00	5,000.00	6,250.00
Chi., St. Paul, Minn. & Omaha, 6s, 1930,	10,000.00	10,000.00	18,450.00
Chi. & East. Ill., gen. cons. 1st mtg., 5s, 1937,	25,000.00	25,000.00	30,000.00
Chi., Rock Isl. & Pacific, gen. mtg., 4s, 1938,	25,000.00	25,000.00	26,250.00
Clearfield & Mahoning, 5s, 1943,	15,000.00	15,000.00	16,950.00
Burlington, C. Rapids & Northern, 5s, 1934,	25,000.00	25,000.00	29,750.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	8,000.00	8,000.00	8,400.00
Eastern Ry. of Minn., Nor. Div., 4s, 1948,	10,000.00	10,000.00	10,000.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,800.00
Minn. & St. Louis cons. 1st mtg., 5s, 1934,	10,000.00	10,000.00	11,600.00

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—

CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Willmar & Sioux Falls, 5s, 1934, \$	10,000.00	10,000.00	11,750.00
St. P., Minn. & Man., cons. 1st mtg., 6s, 1933,	10,000.00	10,000.00	13,400.00
Staten Island (gold), 4½s, 1943,	10,000.00	10,000.00	10,000.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	10,000.00	12,800.00
Terre Haute & Indianapolis, cons., 5s, 1925,	20,000.00	20,000.00	20,800.00
Totals,	\$ 244,500.00	244,500.00	278,990.00
BANK STOCKS.			
87 shares First National, Norwich, Conn., \$	3,700.00	3,700.00	2,775.00
55 " " " " Stafford Springs, Ct.,	5,500.00	5,500.00	6,875.00
30 " " " " Middletown, Conn.,	3,000.00	3,000.00	3,000.00
9 " Rockville " " Rockville, "	900.00	900.00	990.00
10 " First National Wallingford, "	1,000.00	1,000.00	1,100.00
6 " Farm. & Mech. Nat'l, Hartford, "	600.00	600.00	750.00
50 " Thames National, Norwich, "	5,000.00	7,500.00	8,000.00
Totals,	\$ 19,700.00	22,200.00	28,490.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,842; total amount,	\$338,286.21
2	Number of depositors having \$1,000 and not over \$2,000,	150; total amount,	194,301.69
3	Number of depositors having over \$2,000 and not over \$10,000,	54; total amount,	180,045.87
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,046; total deposits,	\$712,633.77
6	Largest amount due a single depositor,		8,093.22
7	Number of accounts opened during the past year, 263; number closed, 194; increase, 69.		
8	Amount deposited, including interest credited, during the past year,		151,239.66
9	Amount withdrawn during the past year,		127,303.23
10	Amount of increase,		23,936.43
11	Total of interest and profit and loss and rent accounts per last report,	\$12,808.30	
12	Amount of income received during the year,	33,843.41—	46,151.71
13	Total expenses, including salaries, during the year,	2,850.17	
14	State tax during the year,	1,565.21	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	3,000.00	

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	All other amounts charged off,	0	
18	Dividends, 1½ per cent. paid Jan. 1, 1904; amount,	\$11,808.87	
	1½ per cent. paid July 1, 1904; amount,	12,072.88	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	12,855.58—	\$46,151.71
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		225.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, Edwin C. Pinney; Treasurer, Charles F. Harwood. Directors or Trustees, Joel H. Reed, Justice J. Ellis, George C. Parkess, William G. Ellis, Lucius A. Aborn, James V. Squier, Davis A. Baker, Christopher Allen, Marcus B. Fisk, Charles G. Ellis, Hannibal Alden.

THE STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,466,375.01	Whole amount of deposits, \$3,802,588.17	
Loans on collateral security, . . .	115,415.50	Surplus account, . . .	200,000.00
Loans on personal security only, . . .	31,487.73	Interest account, less current expenses, and taxes paid, . . .	85,075.53
Town, city, and borough notes and orders, . . .	30,000.00	Profit and loss account, . . .	81,758.72
School district notes and orders, . . .	9,860.00	Rent account, . . .	2,059.18
State bonds, . . .	2,000.00		
Town, city, school district, and corporation bonds, . . .	284,500.00		
Railroad bonds, . . .	1,808,000.00		
Railroad stocks, . . .	22,000.00		
Bank stocks in Connecticut, . . .	60,200.00		
Real estate by foreclosure, . . .	57,859.65		
Banking house, . . .	38,221.04		
Insurance and taxes advanced on real estate mortgaged, . . .	127.84		
Premium account, . . .	44,669.25		
Stamford Mfg. Co. stock, . . .	89,712.36		
Safes and furniture, . . .	7,968.19		
Suspense, . . .	308.48		
Cash in banks, . . .	130,194.58		
Cash in vault, . . .	22,602.02		
Total Assets, . . .	\$4,171,481.65	Total Liabilities, . . .	\$4,171,481.65

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, due 1935, 3%, \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Stamford, \$	30,000.00	30,000.00	30,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Byram School District, \$	7,000.00	7,000.00	7,000.00
Darien, " " No. 4,	2,050.00	2,050.00	2,050.00
Noroton, " "	810.00	810.00	810.00
Totals, \$	9,860.00	9,860.00	9,860.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
New York, New Haven & Hartford, . . . \$	22,000.00	22,000.00	42,240.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Los Angeles, Cal., City, 4s, 1914-1915, \$	12,000.00	12,000.00	12,240.00
Col. Sp'gs, Col., Cty. w. w'ks, 4s, 1918,	10,000.00	10,000.00	10,000.00
Pueblo, " " 4½s, 1912-1914,	10,000.00	10,000.00	10,850.00
" " " 4½s, 1918,	5,000.00	5,000.00	5,325.00
" " " 5s, 1907-1912,	5,000.00	5,000.00	5,250.00
Birmingham, Conn., Bor., 4s, 1908,	10,000.00	10,000.00	10,150.00
Greenwich, " " 4s, 1922,	10,000.00	10,000.00	10,300.00
Norwalk, Conn., Bor., reg., 4s, 1907,	20,000.00	20,000.00	20,100.00
Stamford, " Tn. high sch., 4s, 1914-1924,	20,000.00	20,000.00	20,650.00
Council Bluffs, Ia., City, 6s, 1905-1915,	1,000.00	1,000.00	1,055.00
" " " " sewer, 6s, 1904-1914,	7,500.00	7,500.00	7,875.00
" " " " pav'g, 6s, 1904-1914,	3,000.00	3,000.00	3,150.00
Chicago, Ill., jud't bds., 4s, 1914,	5,000.00	5,000.00	5,100.00
Wichita, Kan., City, 6s, 1915,	20,000.00	20,000.00	23,000.00
Bath, Me., " 6s, 1911-1921,	2,000.00	2,000.00	2,060.00
Kansas City, Mo., " 4½s, 1915,	15,000.00	15,000.00	16,350.00
St. Louis, " 6s, 1906,	15,000.00	15,000.00	15,535.00
Omaha, Neb., " 4s, 1918,	5,000.00	5,000.00	5,050.00
Atlantic, City, N. J., " pv'g, 4s, 1919,	10,000.00	10,000.00	10,235.00
Hoboken, N. J., " 4s, 1917,	10,000.00	10,000.00	10,300.00
Newark, " " 4s, 1922,	10,000.00	10,000.00	10,800.00
Cincinnati, Ohio, " 7s, 1908,	11,000.00	11,000.00	12,480.00
Teledo, " " 4s, 1917,	5,000.00	5,000.00	5,075.00
" Ohio, City, gen'l re'fg. 4s, 1924,	15,000.00	15,000.00	15,300.00
" " " 3½s, 1930,	20,000.00	20,000.00	19,400.00
Lima, " " 4s, 1916,	5,000.00	5,000.00	5,000.00
Johnstown, Pa., City, 4s, 1904-1924,	8,000.00	8,000.00	8,200.00
Pawtucket, R. I., " 4s, 1937,	10,000.00	10,000.00	10,500.00
Superior, Wis., 6s, 1910,	5,000.00	5,000.00	5,000.00
Totals, \$	284,500.00	284,500.00	295,760.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1905-1925, \$	19,000.00	19,000.00	19,570.00
Baltimore & Ohio:—			
Staten Island, 4½s, 1943,	40,000.00	40,000.00	41,800.00
Buff. R. & Pitta. (C. & M.), 5s, 1943,	14,000.00	14,000.00	15,400.00
Buffalo & Susquehanna, 4s, 1951,	35,000.00	35,000.00	34,650.00
Chicago, Burl. & Quincy, 3½s, 1929-1949,	23,000.00	23,000.00	21,677.50
" " " reg., 3½s, 1929,	35,000.00	35,000.00	32,987.50
Chic., Rock Isl. & Pac., reg., 4s, 1988,	150,000.00	150,000.00	157,135.00
B., C. R. & N., 1st m. c. c'p., 5s, 1984,	42,000.00	42,000.00	50,400.00
Ced. Rap., Iowa, F. & Nor., 5s, 1921,	5,000.00	5,000.00	5,600.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Eastern & Ills., 5s, 1937,	\$ 20,000.00	20,000.00	24,000.00
" " " reg., 5s, 1937,	50,000.00	50,000.00	60,000.00
Chicago & Northwestern:—			
Madison, coup., 7s, 1911,	30,000.00	30,000.00	35,850.00
Menominee River, 7s, 1906,	20,000.00	20,000.00	21,200.00
Northwest Union, 7s, 1917,	61,000.00	61,000.00	80,520.00
Ottum., Cedar Falls & St. P., 5s, 1909,	20,000.00	20,000.00	20,000.00
M., L. S. & W., Ash. Div., 6s, 1925,	14,000.00	14,000.00	18,805.00
" " Cons'd " 6s, 1921,	12,000.00	12,000.00	15,240.00
" " Mich., 6s, 1924,	27,000.00	27,000.00	35,302.00
Sioux C. & P. W., reg., 3½s, 1936,	40,000.00	40,000.00	38,000.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pac. Western, 5s, 1921,	60,000.00	60,000.00	69,600.00
" " Div., 6s, 1910,	10,000.00	10,000.00	11,275.00
Chicago & Lake Superior, 5s, 1921,	10,000.00	10,000.00	11,625.00
Dubuque, 6s, 1921,	35,000.00	35,000.00	43,750.00
Hastings & Dakota, 5s, 1910,	13,000.00	13,000.00	13,845.00
Mineral Point, 5s, 1910,	80,000.00	80,000.00	85,000.00
Southwest, 6s, 1909,	43,000.00	43,000.00	47,515.00
Terminals, 5s, 1914,	41,000.00	41,000.00	45,305.00
Wisconsin & Minnesota, 5s, 1921,	10,000.00	10,000.00	11,575.00
Wis. Valley, prior 1st m., 7s, 1909,	12,000.00	12,000.00	13,440.00
Del. & Hudson, Alb. & Susq., 6s, 1906,	15,000.00	15,000.00	15,750.00
Elgin, Joliet & Eastern Ry., 5s, 1941,	15,000.00	15,000.00	17,475.00
Erie, Buff., N. Y. & Erie:—			
Clevel'd & Mahon'g Val., 5s, 1933,	10,000.00	10,000.00	11,525.00
Goshen & Deckertown, 6s, 1928,	21,000.00	21,000.00	27,405.00
Northern of New Jersey, 6s, 1917,	15,000.00	15,000.00	17,250.00
Sharon, 4½s, 1919,	13,000.00	13,000.00	13,780.00
Evansv. & T. H., Sul. Co. Br., 5s, 1930,	34,000.00	34,000.00	34,000.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,100.00
Great Northern:—			
St. P. Minn. & Man., cons'd, 4½s, 1933,	95,000.00	95,000.00	104,500.00
" " Dakota, 6s, 1910,	10,000.00	10,000.00	11,800.00
" " East. of Minn., 5s, 1908,	10,000.00	10,000.00	10,450.00
" " " reg., 4s, 1928-48,	55,000.00	55,000.00	55,000.00
" " Mon. Ex., 4s, 1937,	44,000.00	44,000.00	45,540.00
" " " coup., 4s, 1937,	75,000.00	75,000.00	77,625.00
Willmar & Sioux Falls, 5s, 1933,	10,000.00	10,000.00	11,750.00
" " " reg., 5s, 1933,	12,000.00	12,000.00	14,100.00
Illinois Central:—			
Springfield Division, reg., 3½s, 1951,	50,000.00	50,000.00	47,500.00
Chic., St. L. & N. Ori's, reg. 3½s, 1951,	10,000.00	10,000.00	9,325.00
L'uisv. & N'shv., unified, reg., 4s, 1940,	15,000.00	15,000.00	15,225.00
" " " coup., 4s, 1940,	10,000.00	10,000.00	10,150.00
L'v'e & N'v'e, St. L. D., 1st m., r., 6s, 1921,	5,000.00	5,000.00	5,925.00
Minneapolis & St. L., coup., 4s, 1949,	70,000.00	70,000.00	66,675.00
" " " 1st m. g., reg., 5s, 1934,	5,000.00	5,000.00	5,800.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
New York Central & Hud. R.:—			
Beech Creek, reg., 4s, 1936,	\$ 15,000.00	15,000.00	15,825.00
Mich., C. K. & S. H., " 5s, 1939,	10,000.00	10,000.00	11,800.00
N. Y., N. H. & H.:—			
Port Chester & Harlem, reg., 4s, 1954,	20,000.00	20,000.00	21,000.00
Pennsylvania:—			
Erie & Pittsburg, coup., 3½s, 1940,	25,000.00	25,000.00	28,937.50
Jeff'son, Mad. & Inds., coup., 7s, 1906,	2,000.00	2,000.00	2,100.00
Long Island, Stewart's Line, 4s, 1932,	10,000.00	10,000.00	9,950.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	28,500.00
Delaware & Chesapeake, 4s, 1912,	8,000.00	8,000.00	8,080.00
Reading:—			
Phil., Harrisb'g & Pittsb'g, 5s, 1925,	15,000.00	15,000.00	17,175.00
Central of New Jersey, 5s, 1987,	10,000.00	10,000.00	13,175.00
Tuscarora Valley, 5s, 1937,	15,000.00	15,000.00	16,500.00
Wabash:—			
Baltimore & Harrisburg, 5s, 1936,	40,000.00	40,000.00	47,200.00
Potomac Valley, 5s, 1941,	33,000.00	33,000.00	38,775.00
Totals,	\$ 1,808,000.02	1,808,000.00	1,974,424.50
BANK STOCKS.			
13 shares Birmingham Nat'l, Birmingham, \$	1,800.00	1,300.00	2,275.00
45 " City " So. Norwalk,	4,500.00	4,500.00	6,750.00
84 " Danbury " Danbury,	3,400.00	3,400.00	3,604.00
14 " Farm's & Mec's " Hartford,	1,400.00	1,400.00	1,708.00
60 " First " Norwich,	6,000.00	6,000.00	4,500.00
88 " " " Stamford,	8,800.00	8,800.00	20,240.00
39 " Fairfield Co. " Norwalk,	3,900.00	3,900.00	3,510.00
15 " Hurlbut " Winsted,	1,500.00	1,500.00	2,250.00
23 " National Bank " Norwalk,	2,200.00	2,200.00	2,200.00
20 " Pequonnock Nat'l, Bridgeport,	2,000.00	2,000.00	3,000.00
25 " Second " New Haven,	2,500.00	2,500.00	4,875.00
500 " Stamford " Stamford,	15,000.00	15,000.00	25,000.00
77 " The City Nat'l of Danbury,	7,700.00	7,700.00	8,085.00
Totals,	\$ 60,200.00	60,200.00	87,997.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,988 ; total amount,	\$1,482,064.21
2	Number of depositors having \$1,000 and not over \$2,000,	622 ; total amount,	823,881.88
3	Number of depositors having over \$2,000 and not over \$10,000,	350 ; total amount,	1,247,287.06
4	Number of depositors having over \$10,000,	16 ; total amount,	249,355.52
5	Total number of depositors,	6,971 ; total deposits,	\$3,802,588.17
6	Largest amount due a single depositor,		56,802.00
7	Number of accounts opened during the past year, 962 ; number closed, 770 ; increase, 192.		
8	Amount deposited, including interest credited, during the past year,		794,284.91
9	Amount withdrawn during the past year,		662,519.97
10	Amount of increase,		131,764.94
11	Total of interest and profit and loss, and rent accounts per last report,	\$143,350.62	
12	Amount of income received during the year,	192,135.24—	335,485.86
13	Total expenses including salaries during the year,	11,506.21	
14	State tax during the year,	8,044.66	
15	Town and city taxes and assessments paid,	268.91	
16	Net amount of premiums charged off,	10,000.00	
17	All other amounts charged off,	1,461.82	
18	*Dividends, 2 per cent. paid Oct. 1, 1903; amount, 2 per cent. paid Apl. 1, 1904; amount,	66,887.72 68,423.06	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	168,893.48—	335,485.86
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		35,100.00
23	Loans on real estate — are they all first mortgages ?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		45,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		40,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.033
28	Net income from foreclosed real estate during the past year,		1,925.42
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

* $3\frac{1}{4}$ per cent. per annum on excess of \$1,000.

OFFICERS.—President, Geo. H. Hoyt; Treasurer, Franklin Miller; Directors or Trustees: William W. Skiddy, Franklin Miller, Stephen E. Reed, Albert G. Weed, Charles H. Lounsbury, Dwight Waugh, William H. Judd, Amos M. Brush, Marcien Jenckes.

STATE SAVINGS BANK, HARTFORD.

MILES W. GRAVES, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,125,715.87	Whole amount of deposits, . . .	\$4,861,215.15
Loans on collateral sec'y, . . .	163,600.00	Surplus account, . . .	141,145.19
Loans on personal sec'y only, . . .	7,100.00	Interest account, less cur-	
Town, city, school district, . . .		rent expenses, and taxes	
and corporation bonds, . . .	225,000.00	paid, . . .	30,299.32
Railroad bonds, . . .	1,858,700.00		
Bank stocks in Connecticut, . . .	263,190.00		
Real estate by foreclosure, . . .	201,607.41		
Banking house, . . .	34,000.00		
Cash in banks, . . .	141,099.83		
Cash in vault, . . .	12,647.05		
Total Assets, . . .	\$5,032,659.66	Total Liabilities, . . .	\$5,032,659.66

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
City of Cincinnati, . . .	7 $\frac{1}{2}$ s, 1906, \$	100,000.00	100,000.00	106,000.00
" Camden, . . .	5s, 1908,	23,000.00	23,000.00	24,250.00
" Colorado Springs, . . .	4s, 1917,	24,000.00	24,000.00	24,250.00
" Wilkesbarre, . . .	3 $\frac{1}{2}$ s, 1919,	58,000.00	58,000.00	58,000.00
" Omaha, . . .	4 $\frac{1}{2}$ s, 1934,	20,000.00	20,000.00	22,000.00
Totals, . . .	\$	225,000.00	225,000.00	234,500.00
RAILROAD BONDS.				
Albany & Susquehanna, . . .	6s, 1906, \$	50,000.00	50,000.00	53,500.00
Ashland Coal & Iron Co., . . .	4s, 1925,	10,000.00	10,000.00	10,000.00
Baltimore & Cumberland Valley, . . .	6s, 1931,	50,000.00	57,000.00	65,500.00
Baltimore & Harrisburg, . . .	5s, 1938,	5,000.00	5,500.00	5,700.00
Potomac Valley, . . .	5s, 1941,	10,000.00	11,000.00	11,900.00
Buffalo, New York & Erie, . . .	7s, 1916,	125,000.00	148,750.00	162,500.00
Chicago & Northwestern:—				
Cedar Rapids & Mo. River, . . .	7s, 1916,	70,000.00	83,800.00	91,700.00
Madison Extension, . . .	7s, 1911,	54,000.00	61,500.00	65,000.00
Menominee " . . .	7s, 1911,	54,000.00	61,500.00	65,000.00
Chicago, Milwaukee & St. Paul:—				
Dubuque, . . .	6s, 1920,	20,000.00	22,000.00	25,200.00
Mineral Point, . . .	5s, 1910,	40,000.00	40,000.00	42,600.00
Southwestern, . . .	6s, 1909,	20,000.00	20,500.00	22,400.00
Chicago & Pacific, . . .	6s, 1910,	10,000.00	10,500.00	11,250.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Chicago, Milwaukee & St Paul :—				
Chicago & Pacific Western,	5s, 1921, \$	50,000.00	53,500.00	58,500.00
Wisconsin & Minnesota,	5s, 1921,	18,000.00	19,000.00	20,900.00
La Crosse & Davenport,	5s, 1919,	50,000.00	53,500.00	57,500.00
Hastings & Dakota,	7s, 1910,	5,000.00	5,250.00	5,900.00
Chicago & Eastern Illinois,	5s, 1937,	70,000.00	78,400.00	84,000.00
Chicago, Rock Island & Pacific,	6s, 1917,	8,000.00	9,000.00	10,000.00
" " " "	4s, 1938,	50,000.00	50,000.00	52,500.00
Chicago, St. L. & New Orleans,	5s, 1951,	136,000.00	159,000.00	170,000.00
Cin., Hamilton & Dayton,	5s, 1941,	50,000.00	52,500.00	57,500.00
Dayton & Michigan,	5s, 1911,	25,000.00	25,000.00	26,500.00
Chl., St. Paul, Minn. & Omaha,	3½s, 1930,	10,000.00	9,350.00	9,400.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	20,600.00
Evansville & Terre Haute,	5s, 1930,	13,000.00	9,100.00	18,000.00
Fonda, Johnst'n & Gloversville,	6s, 1921,	10,000.00	11,000.00	12,400.00
Joliet & Northern Indiana,	7s, 1907,	51,000.00	53,000.00	55,000.00
Morris & Essex,	7s, 1914,	30,000.00	34,500.00	39,000.00
Minneapolis & St. Louis,	5s, 1934,	16,000.00	18,000.00	18,800.00
New York & Long Branch,	4s, 1941,	50,000.00	50,000.00	51,000.00
Pittsburg, McKeesport & Y.,	6s, 1932,	20,000.00	24,000.00	26,800.00
Père Marquette :—				
184 shares preferred stock,	4s, —, }	18,400.00	21,000.00	35,000.00
Detroit, Gr. Rap's & West'n,	4s, 1946,	22,500.00		
Iowa Falls & Sioux City,	7s, 1917,	64,000.00	77,000.00	82,500.00
Oswego & Rome,	7s, 1915,	41,000.00	47,000.00	52,000.00
Staten Island,	4½s, 1943,	100,000.00	100,000.00	100,000.00
St. Paul, Minn. & Manitoba,	6s, 1933,	125,000.00	157,500.00	166,600.00
" " " "	4½s, 1933,	22,000.00	23,000.00	24,400.00
" Eastern of Minnesota,	5s, 1908,	25,000.00	25,000.00	26,000.00
" Dakota,	6s, 1910,	50,000.00	53,000.00	56,000.00
" Willmar & Sioux Falls,	5s, 1938,	25,000.00	28,000.00	29,800.00
Terre Haute & Logansport,	6s, 1910,	15,000.00	11,550.00	16,350.00
Totals,	\$	1,707,900.00	1,858,700.00	2,010,200.00
BANK STOCKS.				
88 shares Etna National, Hartford, \$		8,300.00	10,865.00	16,300.00
440 " American " "		22,000.00	28,400.00	33,000.00
40 " Charter Oak " "		4,000.00	4,000.00	5,000.00
140 " City, " "		14,000.00	14,000.00	12,600.00
270 " Conn. Tr. & S. D. Co., " "		27,000.00	36,400.00	63,000.00
20 " Conn. River Banking Co., " "		600.00	600.00	1,150.00
253 " First National, " "		25,300.00	25,300.00	35,500.00
50 " Farmers & Mechanics Nat., " "		5,000.00	5,000.00	6,250.00
50 " National Exchange, " "		2,500.00	2,500.00	3,125.00
85 " Hartford National, " "		8,500.00	11,000.00	11,500.00
110 " Phoenix " "		11,000.00	13,000.00	13,200.00
20 " State Bank, " "		2,000.00	2,000.00	2,300.00

STATE SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
250 shares	Security Co.,	Hartford,	\$	25,000.00	31,250.00	33,750.00
80 "	Central National,	Middletown,		6,000.00	6,800.00	6,800.00
10 "	Citizens "	Waterbury,		1,000.00	1,200.00	1,400.00
65 "	Waterbury "	"		3,250.00	4,875.00	5,100.00
40 "	First "	Meriden,		4,000.00	5,000.00	7,000.00
67 "	Home "	"		6,700.00	8,000.00	8,900.00
85 "	New Britain "	"		3,500.00	4,900.00	5,950.00
25 "	First "	Litchfield,		2,500.00	2,500.00	2,850.00
60 "	First "	Norwich,		6,000.00	6,000.00	4,500.00
250 "	Thames "	"		25,000.00	36,000.00	41,500.00
300 "	New Haven County Nat'l,	"		3,000.00	3,600.00	4,800.00
Totals,				\$ 216,150.00	263,190.00	325,775.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,756; total amount,	\$1,755,239.98
2	Number of depositors having \$1,000 and not over \$2,000,	983; total amount,	1,296,471.84
3	Number of depositors having over \$2,000 and not over \$10,000,	506; total amount,	1,754,272.29
4	Number of depositors having over \$10,000,	5; total amount,	55,231.04
5	Total number of depositors,	9,250; total deposits,	\$4,861,215.15
6	Largest amount due a single depositor,		13,038.12
7	Number of accounts opened during the past year, 879; number closed, 955; decrease, 76.		
8	Amount deposited, including interest credited, during the past year,		999,662.88
9	Amount withdrawn during the past year,		992,658.98
10	Amount of decrease,		22,996.05
11	Total of interest and profit and loss, and rent accounts per last report,	\$30,159.74	
12	Amount of income received during the year,	280,550.30—	290,710.04
13	Total expenses, including salaries, during the year,	10,639.41	
14	State tax during the year,	8,092.02	
15	Town and city taxes and assessments paid,	3,675.95	
16	Net amount of premiums charged off,	48,084.46	
17	All other amounts charged off,	6,090.38	
18	Dividends, 1½ per cent. paid Feb. 1, 1904; amount,	81,874.27	
	1½ per cent. paid Aug. 1, 1904; amount,	81,544.05	
19	Net amount carried to surplus,	20,410.18	
20	Total of interest and profit and loss and rent accounts per this report,	30,299.32—	290,710.04
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		19,900.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

23	Loans on real estate — are they all first mortgages ?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$28,350.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	4,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	53,350.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4 1/2%
28	Net income from foreclosed real estate during the past year,	8,899.77
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, Third Wednesday in July.	

OFFICERS.— President, Samuel Taylor ; Treasurer, Miles W. Graves. Directors or Trustees, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanley B. Bosworth, Frederick W. Davis, John K. Wheeler, Arthur D. Coffin, Almeron N. Williams.

THE STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$198,855.07	Whole amount of deposits, . . .	\$514,998.65
Loans on collateral security, . . .	21,007.24	Surplus account, . . .	11,226.58
Loans on personal security only, . . .	4,647.00	Interest account, less current expenses, and taxes paid, . . .	4,229.44
Railroad bonds, . . .	71,729.58		
Bank stocks in Connecticut, . . .	73,645.00		
Real estate by foreclosure, . . .	122,043.70		
Cash in banks, . . .	39,027.03		
Total Assets, . . .	\$530,454.62	Total Liabilities, . . .	\$530,454.62

INVESTMENTS.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.							
Chicago, Milwaukee & St. Paul :—							
Chi. & Pacific Western Div.,	5s,	1921,	\$		12,000.00	11,729.58	13,920.00
Mineral Point	5s,	1910,			15,000.00	15,000.00	15,900.00
LaCrosse & Davenport	5s,	1919,			10,000.00	10,000.00	11,450.00
Mineral Range,	5s,	1931,			30,000.00	30,000.00	30,600.00
Potomac Valley,	5s,	1941,			5,000.00	5,000.00	5,900.00
Totals,			\$		72,000.00	71,729.58	77,770.00
BANK STOCKS.							
32 shares City Bank,		Hartford, Conn.,	\$		3,200.00	3,200.00	2,880.00
348 " First National,		Stonington, "			34,800.00	40,677.00	41,760.00
50 " Uncas		Norwich, "			5,000.00	5,000.00	5,000.00
150 " First		" "			15,000.00	15,000.00	13,500.00
39 " Thames		" "			3,900.00	5,868.00	6,240.00
39 " Merchants		" "			3,900.00	3,900.00	4,290.00
Totals,			\$		65,800.00	73,645.00	73,670.00

THE STONINGTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,205; total amount,	\$175,539.53
2	Number of depositors having \$1,000 and not over \$2,000,	96; total amount,	183,920.02
3	Number of depositors having over \$2,000 and not over \$10,000,	47; total amount,	168,785.71
4	Number of depositors having over \$10,000,	3; total amount,	36,753.39
5	Total number of depositors,	1,351; total deposits,	\$514,998.65
6	Largest amount due a single depositor,		15,213.63
7	Number of accounts opened during the past year, 18; number closed, 14; decrease, 1.		
8	Amount deposited, including interest credited, during the past year,		2.00
9	Amount withdrawn during the past year,		138,621.43
10	Amount of decrease,		138,619.43
11	Amount deducted from surplus account,	\$4,842.67	
12	Total of interest and profit and loss and rent accounts per last report,	4,367.66	
13	Amount of income received during the year,	32,433.44—	41,643.77
14	Total expenses, including salaries, during the year,	2,908.01	
15	State tax during the year,	0	
16	Attorney's fees,	500.69	
17	Town and city taxes and assessments paid,	1,520.24	
18	Net amount of premiums charged off,	0	
19	All other amounts charged off,	32,485.39	
20	Dividends,	0	
21	Amount carried to surplus,	0	
22	Total of interest and profit and loss and rent accounts per this report,	4,229.44—	41,643.77
23	Amount of past-due paper at this time is		0
24	Amount of assets yielding no income the past year,		8,200.00
25	Loans on real estate — are they all first mortgages?		Yes
26	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,500.00
27	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
28	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,800.00
29	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.00914
30	Net income from foreclosed real estate during the past year,		1,116.06
31	Date of annual meeting of Incorporators to elect Trustees or Directors, June 28th.		
32	Date of annual meeting to elect President, Treasurer, and other officers, June 28th.		

OFFICERS.— President, Moses A. Pendleton; Treasurer, Daniel B. Spalding; Directors or Trustees, Moses A. Pendleton, George E. Grinnell, Horace N. Pendleton, Daniel B. Spalding, Oscar F. Pendleton, George H. Robinson, James H. Stivers.

SUFFIELD SAVINGS BANK.

MARTIN H. SMITH, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$191,140.00	Whole amount of deposits, .	\$332,761.40
Loans on collateral security, .	27,615.00	Surplus account, .	21,550.28
Loans on personal security only, .	30,348.65	Interest account, less current expenses, and taxes paid, .	9,121.79
Town, city, and borough notes and orders, .	700.00		
Railroad bonds, .	52,000.00		
Railroad stocks, .	450.00		
Bank stocks in Connecticut, .	46,956.00		
Premium account, .	10,732.55		
Cash in banks, .	3,501.22		
Total Assets, .	\$363,433.42	Total Liabilities, .	\$363,433.42

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. —,	\$ 700.00	700.00	700.00
RAILROAD STOCKS.			
Connecticut Western,	\$ 450.00	450.00	450.00
RAILROAD BONDS.			
Rome, Watertown & Ogdensburg, 5s, 1922, \$	5,000.00	5,000.00	5,900.00
Chicago & Northwestern, 6s, 1929,	8,000.00	8,000.00	8,890.00
Cedar Rapids & Missouri River, 7s, 1916,	5,000.00	5,000.00	6,250.00
Chicago, Rock Island & Pacific, 4s, 1933,	5,000.00	5,000.00	5,000.00
Central of New Jersey, 5s, 1937,	5,000.00	5,000.00	6,875.00
St. Paul, Minn. & Manitoba, 6s, 1933,	11,000.00	11,000.00	18,970.00
Chicago & Eastern Illinois, 6s, 1931,	2,000.00	2,000.00	12,888.00
“ “ “ 5s, 1937,	5,000.00	5,000.00	
“ “ “ 6s, 1934,	8,000.00	8,000.00	
Chicago & Indiana Coal, 5s, 1936,	8,000.00	8,000.00	8,854.00
Louisville & Nashville, 4s, 1940,	5,000.00	5,000.00	5,000.00
Totals,	\$ 52,000.00	52,000.00	62,077.00
BANK STOCKS.			
144 shares First National, Suffield, \$	14,400.00	14,400.00	21,600.00
40 “ “ “ Hartford,	4,400.00	4,400.00	5,104.00
48 “ City, “	4,800.00	4,800.00	4,800.00

SUFFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
17 shares	Hartford Nat.,	Hartford,	\$	5,000.00	5,000.00	6,966.00
9 "	Mercantile "	"		81.00	81.00	81.00
25 "	Phoenix "	"		2,500.00	2,500.00	3,075.00
40 "	Conn. River,	"		1,200.00	1,200.00	1,800.00
10 "	Nat'l Exchange,	"		500.00	500.00	680.00
15 "	American Nat.,	"		750.00	750.00	1,170.00
7 "	Merchants "	Norwich,		700.00	700.00	756.00
10 "	First "	Middletown,		1,000.00	1,000.00	1,050.00
17 "	Middletown "	"		1,125.00	1,125.00	1,650.00
20 "	First "	Thomaston,		2,000.00	2,000.00	2,160.00
25 "	Manufacturers "	Waterbury,		2,500.00	2,500.00	3,200.00
50 "	Waterbury "	"		2,500.00	2,500.00	4,050.00
10 "	Southington "	Southington,		1,000.00	1,000.00	1,150.00
25 "	Torrington "	Torrington,		2,500.00	2,500.00	2,500.00
Totals,				\$ 46,956.00	46,956.00	61,792.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	954; total amount,	\$171,820.23
2	Number of depositors having \$1,000 and not over \$2,000,	79; total amount,	101,474.16
8	Number of depositors having over \$2,000 and not over \$10,000,	21; total amount	59,467.03
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,054; total deposits,	\$332,761.40
6	Largest amount due a single depositor,		5,011.72
7	Number of accounts opened during the past year, 117; number closed, 181; decrease, 14.		
8	Amount deposited, including interest credited, during the past year,		75,274.56
9	Amount withdrawn during the past year,		80,983.62
10	Amount of decrease,		5,711.06
11	Total of interest and profit and loss and rent accounts per last report,	\$6,236.68	
12	Amount of income received during the year,	17,732.55—	23,969.23
13	Total expenses including salaries during the year,	1,648.61	
14	State tax during the year,	570.09	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	59.24	
18	Dividends, 2 per cent. paid Jan., 1904; amount,	6,240.10	
	2 per cent. paid July, 1904; amount,	6,329.40	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	9,121.79—	23,969.23

SUFFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate— are they all first mortgages ? . . .	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$8,200.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	8,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year, . .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after second Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after second Monday in July.	

OFFICERS.—President, Matthew T. Newton; Treasurer, Martin H. Smith; Directors or Trustees, Matthew T. Newton, Charles C. Bissell, Arthur Sikes, David L. Brockett, James O. Hoskins, George A. Harmon, Thaddeus H. Spencer, Frederick B. Hatheway, Arthur R. Leete, Dwight S. Fuller, Martin H. Smith, Leavitt P. Bissell.

TERRYVILLE SAVINGS BANK.

JASON C. FENN, Treasurer.

INCORPORATED, 1901.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$34,895.42	Whole amount of deposits, . . .	\$45,411.33
Loans on collateral sec'y, . . .	380.00	Surplus account, . . .	250.00
Town, city, and borough notes and orders, . . .	9,500.00	Interest account, less current expenses, and taxes paid, . . .	983.94
Bank stocks in Connecticut, . . .	540.00		
Cash in banks, . . .	838.80		
Cash in vault, . . .	496.05		
Total Assets, . . .	\$46,645.27	Total Liabilities, . . .	\$46,645.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth,	\$ 9,500.00	9,500.00	9,500.00
BANK STOCKS.			
4 shares Yale National,	\$ 400.00	540.00	540.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	261; total amount,	\$38,146.70
2	Number of depositors having \$1,000 and not over \$2,000,	3; total amount,	3,156.32
3	Number of depositors having over \$2,000 and not over \$10,000,	2; total amount,	4,108.31
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	266; total deposits,	\$45,411.33
6	Largest amount due a single depositor,		2,062.46
7	Number of accounts opened during the past year, 111; number closed, 41; increase, 70.		
8	Amount deposited, including interest credited, during the past year,		35,101.85
9	Amount withdrawn during the past year,		19,894.94
10	Amount of increase,		15,206.91
11	Total of interest and profit and loss and rent accounts per last report,	\$619.17	
12	Amount of income received during the year,	1,718.85—	2,338.02
13	Total expenses, including salaries, during the year,	156.00	
14	State tax during the year,	1.00	
15	Town and city taxes and assessments paid,	0	

TERRYVILLE SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 1½ per ct. paid Feb., 1904 ; amount,	\$479.49	
	1½ per ct. paid Aug., 1904 ; amount,	567.59	
19	Amount carried to surplus,	150.00	
20	Total of interest and profit and loss and rent accounts per this report,	983.94—	\$2,838.02
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate — are they all first mortgages ?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		6,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		380.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, January 25, 1904.		
30	Date of annual meeting to elect President, Treasurer, and other officers, January 25, 1904.		

OFFICERS.— President, George C. Clark ; Vice-President, Andrew S. Gaylord ; Treasurer, Jason C. Fenn ; Directors or Trustees, Rollin J. Plumb, Frederick A. Scott, Richard Baldwin, Thomas F. Higgins, Edgar L. Pond, Henry E. Hinman.

THOMASTON SAVINGS BANK.

HENRY E. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$611,285.00	Whole amount of deposits, . . .	\$772,228.08
Loans on collateral security, . . .	48,845.00	Surplus account, . . .	42,000.00
Loans on personal security only, . . .	7,748.00	Interest account, less current expenses, and taxes paid, . . .	44,575.20
Town, city, and borough notes and orders, . . .	2,000.00		
School district notes and orders, . . .	19,809.25		
Town, city, school district, and corporation bonds, . . .	40,000.00		
Railroad bonds, . . .	45,000.00		
Bank stocks in Connecticut, . . .	64,637.50		
Cash in banks, . . .	14,226.98		
Cash in vault, . . .	5,281.55		
Total Assets, . . .	\$858,808.23	Total Liabilities, . . .	\$858,808.23

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth orders, \$	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Plymouth, Conn., \$	809.25	809.25	809.25
Waterville School District, Waterville, " . . .	19,000.00	19,000.00	19,000.00
Totals, \$	19,809.25	19,809.25	19,809.25
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Middletown, Conn., 4s, 1910, \$	5,000.00	5,000.00	5,200.00
" Naugatuck, " 4s, 1912, . . .	10,000.00	10,000.00	10,500.00
City of Minneapolis, Minn., 4s, 1920, . . .	5,000.00	5,000.00	5,250.00
" Columbus, Ohio, 5s, 1920, . . .	5,000.00	5,000.00	5,700.00
" Newark, N. J., 4s, 1922, . . .	5,000.00	5,000.00	5,250.00
" Omaha, Neb., 5s, 1912, . . .	10,000.00	10,000.00	10,300.00
Totals, \$	40,000.00	40,000.00	43,200.00

THOMASTON SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		FAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul:—				
Dubuque Division,	6s, 1920,	\$ 6,000.00	6,000.00	6,700.00
McKeesport & Belle Vernon,	6s, 1918,	5,000.00	5,000.00	5,600.00
Chicago, Burlington & Quincy:—				
Iowa Division,	4s, 1919,	9,000.00	9,000.00	9,200.00
Morris & Essex,	7s, 1914,	5,000.00	5,000.00	6,000.00
Montana Central,	6s, 1937,	10,000.00	10,000.00	12,500.00
Chicago, Rock Island & Pacific,	4s, 1938,	10,000.00	10,000.00	10,200.00
Totals,	\$	45,000.00	45,000.00	50,200.00
BANK STOCKS.				
5 shares Middlesex Co. Nat'l, Middletown,	\$	500.00	500.00	500.00
10 " First " "		1,000.00	1,000.00	1,100.00
15 " Birmingham " Derby,		1,500.00	1,500.00	2,400.00
40 " Uncas " Norwich,		4,000.00	4,000.00	4,000.00
10 " Merchants " "		1,000.00	1,000.00	1,000.00
20 " National Exchange, Hartford,		1,000.00	1,000.00	1,800.00
15 " Hartford National, "		1,500.00	1,500.00	2,000.00
18 " Phoenix " "		1,800.00	1,800.00	2,250.00
50 " Fourth " Waterbury,		5,000.00	5,000.00	6,500.00
105 " Waterbury " "		5,250.00	5,250.00	8,200.00
30 " Citizens " "		3,000.00	3,000.00	3,600.00
100 " Manufacturers " "		10,000.00	10,000.00	13,000.00
35 " City Bank, Hartford,		3,500.00	3,500.00	3,500.00
40 " Bristol National, Bristol,		4,000.00	4,000.00	6,500.00
35 " Merchants " New Haven,		1,750.00	1,612.50	1,900.00
12 " Second " "		1,200.00	1,200.00	2,000.00
11 " Yale " "		1,100.00	1,100.00	1,400.00
40 " City " Danbury,		4,000.00	4,000.00	4,800.00
9 " First " Rockville,		900.00	900.00	950.00
25 " First " Wallingford,		2,500.00	2,500.00	3,100.00
18 " First " Portland,		1,800.00	1,295.00	1,350.00
33 " Southington " Southington,		3,300.00	3,300.00	3,400.00
11 " New Britain " New Britain,		1,100.00	1,100.00	1,650.00
16 " Home " Meriden,		1,600.00	1,600.00	1,800.00
30 " Union " New London,		3,000.00	3,000.00	3,100.00
Totals,	\$	64,800.00	64,637.50	80,800.00

THOMASTON SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	1,988; total amount,	\$387,510.67
2	Number of depositors having \$1,000 and not over \$2,000.	160; total amount,	217,555.34
3	Number of depositors having over \$2,000 and not over \$10,000.	56; total amount,	167,162.00
4	Number of depositors having over \$10,000.	0; total amount,	0
5	Total number of depositors.	2,204; total deposits,	\$772,228.03
6	Largest amount due a single depositor.		8,073.34
7	Number of accounts opened during the past year, 281; number closed, 245; increase, 36.		
8	Amount deposited, including interest credited, during the past year.		219,594.81
9	Amount withdrawn during the past year.		196,196.53
10	Amount of increase.		23,398.28
11	Total of interest and profit and loss and rent accounts per last report.	\$39,901.52	
12	Amount of income received during the year.	41,855.48—	81,757.00
13	Total expenses including salaries during the year.	3,561.15	
14	State tax during the year.	1,542.57	
15	Town and city taxes and assessments paid.	0	
16	Net amount of premiums charged off.	0	
17	All other amounts charged off.	0	
18	Dividends: 2 per ct. paid Jan. 1, 1904; amount,	14,392.96	
	2 per ct. paid July 1, 1904; amount,	14,685.12	
19	Net amount carried to surplus.	8,000.00	
20	Total of interest and profit and loss and rent accounts per this report.	44,575.20—	81,757.00
21	Amount of past due paper at this time is.		0
22	Amount of assets yielding no income the past year.		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation.		25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation.		1,100.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.		8,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto.		0
28	Net income from foreclosed real estate during the past year.		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.		

OFFICERS.— President, John H. Wood; Treasurer, Henry E. Stoughton; Directors or Trustees, John H. Wood, G. A. Stoughton, R. T. Andrews, Willis G. French, L. D. Kenea, E. C. Stoughton, Henry A. Welton, H. E. Stoughton, F. W. Etheridge.

THOMPSON SAVINGS BANK OF PUTNAM.

FLORENUS E. CLARK, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$9,995.00	Whole amount of deposits, . . .	\$82,070.82
Loans on collateral sec'y, . .	541.36	Profit and loss account, . . .	11,082.96
Loans on pers'l sec'y only, . .	850.00	Rent account,	1,818.26
Town, city, and borough notes and orders, . . .	2,598.81		
Railroad bonds,	15,000.00		
Real estate by foreclosure, . .	52,822.52		
Banking house,	5,000.00		
Cash in banks,	8,402.69		
Cash in vault,	4,711.16		
Total Assets,	\$94,916.54	Total Liabilities,	\$94,916.54

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Tacoma City Warrants,	\$ 2,598.81	2,598.81	2,598.81
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul :—			
Chicago & Missouri River Div., 5s, 1926, \$	15,000.00	15,000.00	18,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,521 ; total amount,	\$79,955.01
2	Number of depositors having \$1,000 and not over \$2,000,	2 ; total amount,	2,115.81
3	Number of depositors having over \$2,000 and not over \$10,000,	0 ; total amount,	0
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	1,523 ; total deposits,	\$82,070.82
6	Largest amount due a single depositor,		1,118.69
7	Number of accounts opened during the past year, 10 ; number closed, 9 ; increase, 1 ; account transfer.		
8	Amount deposited, including interest credited, during the past year,		0
9	Amount withdrawn during the past year,		118,025.48
10	Amount of decrease,		118,025.48
11	Total of interest and profit and loss and rent accounts per last report,	\$12,481.65	
12	Amount of income received during the year,	4,991.89—	17,478.04

THOMPSON SAVINGS BANK OF PUTNAM.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$1,341.69	
14	State tax during the year,	0	
15	Town and city taxes and assessments paid,	40.18	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	3,245.00	
18	Dividends,	0	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	12,846.22—	\$17,473.04
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		2,593.81
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.033
28	Net income from foreclosed real estate the past year,		1,484.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Tuesday in July.		

OFFICERS. — President, Oscar Tourtellotte; Treasurer, Florenus E. Clark; Directors or Trustees, Thomas Hutchinson, John M. Cunningham, Henry Paradis, Oscar Tourtellotte, L. P. Lamoureux, George H. Nichols, David Chase, O. G. Chase, Ernest M. Arnold, Marvin D. Elliott, William B. Chandler, Florenus E. Clark.

TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1868.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$566,050.00	Whole amount of deposits, \$1,868,525.57	
Loans on collateral security, . . .	2,000.00	Surplus account, . . .	41,030.67
Loans on personal security only, . . .	39,450.00	Interest account, less current expenses, and taxes paid, . . .	15,277.65
Town, city, and borough notes and orders, . . .	157,200 00		
United States bonds, . . .	20,000 00		
State bonds, . . .	20,000.00		
Town, city, school district, and corporation bonds, . .	816,000.00		
Railroad bonds, . . .	210,000.00		
Bank stocks in Connecticut, . .	14,525 00		
Premium account, . . .	14,100 00		
Cash in banks, . . .	57,100.76		
Cash in vault, . . .	8,408 18		
Total Assets, . . .	\$1,424,838.89	Total Liabilities, . . .	\$1,424,838.89

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Twos of 1880, \$	20,000.00	20,000.00	20,950.00
STATE BONDS.			
Massachusetts, 3½s, 1923, \$	20,000.00	20,000.00	20,850.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington, \$	81,000.00	81,000 00	81,000.00
" Thomaston,	15,000.00	15,000.00	15,000.00
Borough of Torrington,	51,200.00	51,200.00	51,200 00
" Winsted,	10,000.00	10,000.00	10,000.00
Totals, \$	157,200.00	157,200.00	157,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Bristol, Conn., 4s, 1927, \$	10,000.00	10,000.00	10,600.00
" Meriden, " 3½s, 1917, . . .	10,000.00	10,000.00	10,000.00
" Naugatuck, " 4s, 1912, . . .	10,000.00	10,000.00	10,200.00
" New Britain, " 3½s, 1929, . . .	10,000.00	10,000.00	10,000.00
" Stamford, " 4s, 1927, . . .	10,000.00	10,000.00	10,600.00
" Thomaston, " 4s, 1904, . . .	35,000.00	35,000.00	35,000.00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Borough of Torrington, Conn.,	4s, 1924,	80,000 00	80,000 00	81,200 00
City of Ansonia, "	4s, 1915,	10,000 00	10,000 00	10,200 00
" Meriden, "	4s, 1905,	13,000 00	13,000 00	13,000 00
" New Haven, "	4s, 1913,	80,000 00	80,000 00	81,200 00
" " "	3½s, 1912,	10,000 00	10,000 00	10,000 00
" New London, "	3½s, 1931,	10,000 00	10,000 00	10,000 00
New Haven School District, Conn.,	4s, 1909,	5,000 00	5,000 00	5,100 00
First School Dist., Hartford, "	4s, 1927,	10,000 00	10,000 00	10,600 00
South " " "	3½s, 1942,	10,000 00	10,000 00	10,000 00
Center " " Waterbury, "	4s, 1927,	10,000 00	10,000 00	10,600 00
City of Chicago, Illinois,	4s, 1917,	10,000 00	10,000 00	10,300 00
" Boston, Mass.,	4s, 1911,	10,000 00	10,000 00	10,300 00
" " "	4s, 1915,	10,000 00	10,000 00	10,450 00
" " "	3½s, 1919,	10,000 00	10,000 00	10,000 00
" " "	3½s, 1922,	20,000 00	20,000 00	20,000 00
" " "	3½s, 1923,	10,000 00	10,000 00	10,000 00
" Cleveland, Ohio,	4s, 1921,	10,000 00	10,000 00	10,400 00
" Providence, R. I.,	5s, 1906,	3,000 00	3,000 00	3,000 00
" " "	8s, 1927,	10,000 00	10,000 00	9,500 00
Totals,		\$ 316,000 00	316,000 00	322,250 00
RAILROAD BONDS.				
Boston & Albany,	3½s, 1952, \$	20,000 00	20,000 00	20,000 00
Chicago, Rock Island & Pacific,	4s, 1933,	30,000 00	30,000 00	31,125 00
Chicago & Eastern Illinois,	5s, 1937,	10,000 00	10,000 00	12,000 00
Chicago, Milwaukee & St. Paul,	4s, 1939,	10,000 00	10,000 00	10,950 00
Chi. & Pacific, Western Div.,	5s, 1921,	10,000 00	10,000 00	11,650 00
Cleveland & Pittsburgh,	3½s, 1950,	10,000 00	10,000 00	9,600 00
Harlem River & Port Chester,	4s, 1911,	15,000 00	15,000 00	15,350 00
Illinois Central, 1st,	4s, 1951,	20,000 00	20,000 00	22,600 00
New London Northern,	4s, 1910,	15,000 00	15,000 00	15,450 00
New York, New Haven & Hartford,	4s, 1914,	20,000 00	20,000 00	20,700 00
" " " "	4s, 1947,	20,000 00	20,000 00	21,600 00
New England,	7s, 1905,	10,000 00	10,000 00	10,100 00
New York Central & Hudson River,	3½s, 1997,	10,000 00	10,000 00	10,000 00
Old Colony,	4s, 1924,	10,000 00	10,000 00	10,450 00
Totals,		\$ 210,000 00	210,000 00	221,475 00
BANK STOCKS.				
28 shares First National, Litchfield,	\$	2,800 00	2,800 00	2,800 00
31 " Hurlbut " Winsted,		3,100 00	4,650 00	4,650 00
25 " Thomaston " Thomaston,		2,500 00	2,500 00	2,500 00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.			
15 shares Brooks National, Torrington, . . . \$	1,500.00	1,875.00	2,250.00
20 " Waterbury " Waterbury, . . .	1,000.00	1,500.00	1,500.00
12 " National Iron, Falls Village, . . .	1,200.00	1,200.00	1,200.00
Totals, \$	12,100.00	14,525.00	14,900.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,071; total amount,	\$771,852.48
2	Number of depositors having \$1,000 and not over \$2,000,	248; total amount,	325,882.81
3	Number of depositors having over \$2,000 and not over \$10,000,	75; total amount,	260,009.34
4	Number of depositors having over \$10,000,	1; total amount,	10,781.44
5	Total number of depositors,	4,395; total deposits,	\$1,368,525.57
6	Largest amount due a single depositor,		10,781.44
7	Number of accounts opened during the past year, 721; number closed, 695; increase, 26.		
8	Amount deposited, including interest credited, during the past year,		349,581.04
9	Amount withdrawn during the past year,		325,901.22
10	Amount of increase,		23,679.82
11	Total of interest and profit and loss, and rent accounts per last report,	\$11,692.04	
12	Amount of income received during the year,	59,850.25—	71,542.29
13	Total expenses, including salaries, during the year,	4,600.21	
14	State tax during the year,	3,251.66	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	792.78	
17	All other amounts charged off,	0	
18	Dividends: 1½ per ct. paid Jan. 1, 1904; amount,	22,082.14	
	1½ per ct. paid July 1, 1904; amount,	22,375.78	
19	Net amount carried to surplus,	3,162.07	
20	Total of interest and profit and loss and rent accounts per this report,	15,277.65—	71,542.29
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		30,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00

TORRINGTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, .	0
28	Net income from foreclosed real estate during the past year, .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	

OFFICERS. — President, Charles F. Brooker; Treasurer, Isaac W. Brooks; Directors or Trustees, Isaac W. Brooks, Charles F. Brooker, Charles L. McNeil, Edward T. Coe, Luther G. Turner, John N. Brooks, George B. Alvord.

UNION SAVINGS BANK, DANBURY.

CARROLL D. RYDER, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$649,184.00	Whole amount of deposits, \$1,723,241.18	
Loans on collateral security, . . .	6,850.00	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	5,110.00	Interest account, less current expenses, and taxes paid, . . .	64,239.38
Town, city, and borough notes and orders, . . .	16,000.00		
School district notes and orders, . . .	9,765.00		
Town, city, school district, and corporation bonds, . .	129,000.00		
Railroad bonds, . . .	720,530.00		
Railroad stocks, . . .	4,209.00		
Bank stocks in Connecticut, . .	27,800.00		
Bank stocks in other states, . .	8,520.00		
Real estate by foreclosure, . .	108,804.00		
Banking house, . . .	25,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	481.66		
Premium account, . . .	99,277.00		
Cash in banks, . . .	29,028.01		
Cash in vault, . . .	8,421.84		
Total Assets, . . .	\$1,887,480.51	Total Liabilities, . . .	\$1,887,480.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Danbury, Conn., \$	15,000.00	15,000.00	15,000.00
Town of Bethel, "	1,000.00	1,000.00	1,000.00
Totals, \$	16,000.00	16,000.00	16,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, \$	9,000.00	9,000.00	9,000.00
Beaver Brook District,	765.00	765.00	765.00
Totals, \$	9,765.00	9,765.00	9,765.00
RAILROAD STOCKS.			
Père Marquette, preferred, \$	6,100.00	4,209.00	4,209.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.						
Canton, Ohio,	4½s,	1912,	\$	5,000.00	5,000.00	5,850.00
Kansas City, Kan.,	6s,	1906,		4,000.00	4,000.00	4,200.00
" "	6s,	1907,		6,000.00	6,000.00	6,420.00
Killingly, Conn.,	8½s,	1920,		14,000.00	14,000.00	14,000.00
Los Angeles, Cal.,	4s,	1908,		8,000.00	8,000.00	8,090.00
" "	4s,	1913,		2,000.00	2,000.00	2,040.00
" "	4s,	1918,		8,500.00	8,500.00	8,596.00
" "	4s,	1923,		1,500.00	1,500.00	1,549.00
Muskegon, Mich.,	5s,	1907,		5,000.00	5,000.00	5,187.00
Omaha, Neb.,	4½s,	1934,		5,000.00	5,000.00	5,450.00
Paterson, N. J.,	4½s,	1909,		5,000.00	5,000.00	5,162.00
Portland, Ore.,	5s,	1925,		5,000.00	5,000.00	5,800.00
" "	5s,	1923,		5,000.00	5,000.00	5,700.00
Pueblo, Col.,	4½s,	1918,		15,000.00	15,000.00	15,975.00
Sioux City, Iowa,	4½s,	1915,		10,000.00	10,000.00	10,450.00
Spokane, Wash.,	5s,	1914,		10,000.00	10,000.00	10,800.00
Topeka, Kan.,	5s,	1918,		10,000.00	10,000.00	10,700.00
Woonsocket, R. I.,	8½s,	1931,		20,000.00	20,000.00	20,000.00
Totals,			\$	129,000.00	129,000.00	135,409.00
RAILROAD BONDS.						
Ashland Coal & Iron,	4s,	1925,	\$	10,000.00	10,000.00	10,500.00
Buffalo & Susquehanna,	4s,	1951,		25,000.00	24,355.00	24,750.00
Burlington, C. Rapids & Northern,	5s,	1934,		10,000.00	10,000.00	11,950.00
Central of New Jersey, reg.,	5s,	1937,		15,000.00	15,000.00	19,950.00
Chicago & Eastern Illinois :—						
1st Mortgage,	6s,	1907,		5,000.00	5,000.00	5,375.00
Consol. Mortgage,	5s,	1937,		30,000.00	30,000.00	36,000.00
Chicago & Indiana Coal,	5s,	1936,		15,000.00	15,000.00	17,812.00
Chicago, Rock Island & Pacific,	4s,	1938,		40,000.00	40,000.00	41,900.00
Chicago, Milwaukee & St. Paul :—						
Chicago & Lake Superior,	5s,	1921,		10,000.00	10,000.00	11,625.00
Chicago & Pacific Western,	5s,	1921,		25,000.00	25,000.00	29,062.00
Dakota & Great Southern,	5s,	1916,		10,000.00	10,000.00	11,200.00
Hastings & Dakota,	7s,	1910,		5,000.00	5,000.00	5,812.00
Terminal Mortgage,	5s,	1914,		10,000.00	10,000.00	11,100.00
Wisconsin Valley Div.,	6s,	1920,		1,000.00	1,000.00	1,265.00
Wisconsin Valley,	7s,	1909,		5,000.00	5,000.00	5,625.00
Chicago & Northwestern :—						
Chic., St. Paul, Minn. & Omaha,	6s,	1930,		20,000.00	20,000.00	27,000.00
" " " "	8½s,	1930,		30,000.00	28,175.00	28,200.00
Menominee Extension,	7s,	1911,		12,000.00	12,000.00	14,280.00
Madison " "	7s,	1911,		12,000.00	12,000.00	14,400.00
Elgin, Joliet & Eastern,	5s,	1941,		25,000.00	25,000.00	29,125.00
Erie :—						
Buffalo, New York & Erie,	7s,	1916,		9,000.00	9,000.00	11,272.00
Elmira State Line,	7s,	1905,		1,500.00	1,500.00	1,537.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Evansville & Terre Haute :—			
Mt. Vernon Branch, 6s, 1923, \$	8,000 00	8,000.00	8,800.00
Sullivan Co. " 5s, 1930,	30,000.00	30,000.00	30,300 00
Genesee & Wyoming, 5s, 1934,	10,000.00	10,000.00	10,950.00
Illinois Central :—			
Chicago, St. Louis & New Orleans, 5s, 1951,	10,000.00	10,000.00	12,650.00
Louisville Division, 3½s, 1953,	5,000.00	4,950.00	4,800.00
Michigan Central :—			
Detroit & Bay City, reg., 5s, 1931,	10,000.00	10,000.00	12,200.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	10,200.00
Minneapolis & St. Louis, 5s, 1934,	20,000.00	20,000.00	23,600.00
Missouri Pacific :—			
St. L., Iron Mt. & So., R. & G. Div., 4s, 1933,	10,000.00	9,800.00	9,600.00
New York, New Haven & Hartford :—			
Harlem & Portchester Div., 4s, 1954,	25,000.00	25,000.00	27,750.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,400.00
Père Marquette :—			
Detroit, Grand Rapids & West'n, 4s, 1946,	7,500.00	7,500.00	7,850.00
Pittsburg & Lake Erie :—			
Pittsburg, McKeesp't & Yough., 6s, 1932,	20,000 00	20,000.00	27,400.00
McKeesport & Belle Vernon, 6s, 1918,	5,000 00	5,000 00	6,000.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1923,	6,800.00	6,800.00	7,810.00
St. Paul, Minn. & Manitoba :—			
1st Mortgage, 6s, 1909,	5,000.00	5,000.00	5,462.00
Consol. " 6s, 1933,	30,000.00	30,000.00	40,850.00
" " 4½s, 1933,	10,000 00	10,000 00	11,000.00
Dakota Extension, 6s, 1910,	25,000.00	25,000.00	28,125.00
Eastern of Minn., Northern Div., 4s, 1943,	25,000.00	25,000.00	26,250.00
Montana Central, 6s, 1937,	20,000.00	20,000.00	26,000.00
" " 5s, 1937,	15,000.00	15,000.00	17,700.00
Montana Extension, 4s, 1937,	10,000.00	10,000.00	10,850.00
Willmar & Sioux Falls, 5s, 1933,	5,000.00	5,000.00	6,050.00
Terminal Ass'n of St. Louis, 4s, 1953,	10,000.00	9,950.00	10,100.00
Western Maryland :—			
Balto. & Cumberl'd Valley Ex., 6s, 1931,	20,000.00	20,000.00	26,000.00
Baltimore & Harrisburg, 5s, 1936,	16,000.00	16,000 00	18,560.00
Potomac Valley, 5s, 1941,	20,000.00	20,000 00	23,400.00
Totals, \$	723,800.00	720,530.00	851,197.00
BANK STOCKS.			
180 shares City National, Danbury, \$	13,000.00	13,000.00	13,650.00
90 " Danbury " "	9,000.00	9,000.00	9,450.00
3 " National of Norwalk, Norwalk,	800.00	800 00	800.00
50 " City National, So. Norwalk,	5,000.00	5,000.00	8,750.00
23 " Citizens Central Nat., New York,	2,200.00	3,520.00	3,800.00
Totals, \$	29,500.00	30,820.00	35,450.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,944; total amount,	\$387,964.17
2	Number of depositors having \$1,000 and not over \$3,000,	360; total amount,	478,010.86
3	Number of depositors having over \$3,000 and not over \$10,000,	120; total amount,	357,266.10
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,424; total deposits,	\$1,723,241.13
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 927; number closed, 753; increase, 174.		
8	Amount deposited, including interest credited, during the past year,		466,931.97
9	Amount withdrawn during the past year,		349,914.53
10	Amount of increase,		117,017.45
11	Total of interest and profit and loss and rent accounts per last report,	\$62,954.16	
12	Amount of income received during the year,	89,027.66—	151,981.82
13	Total expenses including salaries during the year, including real estate expenses and improvements,	13,339.82	
14	State tax during the year,	1,573.53	
15	Town and city taxes and assessments paid,	2,290.06	
16	Net amount of premiums charged off,	5,560.00	
17	All other amounts charged off,	10,711.98	
18	*Dividends, 1½ per cent. paid Oct. 1, 1903; amount, 1½ per cent. paid Apr. 1, 1904; amount,	26,565.48 27,644.62	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	64,239.38—	151,981.82
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		17,750.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		21,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		6,300.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		40.15
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.		

OFFICERS.—President, S. C. Holley; Treasurer, Carroll D. Ryder; Directors or Trustees, John H. Fanton, Geo. E. Chichester, Luman L. Hubbell, Edward S. Fairchild, Thomas C. Millard, Howard B. Scott, Frederick M. Thompson, Henry Bernd, Geo. B. Fairchild.

*3 per cent. per annum on excess of \$2,000.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1904.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,822,872.00	Whole amount of deposits, \$5,898,495.70
Loans on collateral sec'y, . . 592,424.11	Surplus account, . . . 150,000.00
Loans on personal security only, . . . 810,525.00	Profit and loss account, . . 28,568.66
School district notes and orders, . . . 150.00	Rent account, . . . 418.51
United States bonds, . . . 1,000.00	
Town, city, school district, and corporation bonds, . . 821,000.00	
Railroad bonds, . . . 1,984,098.00	
Railroad stocks, . . . 11,000.00	
Bank stocks in Connecticut, . 152,850.00	
Real estate by foreclosure, . . 85,668.81	
Banking house, . . . 89,560.74	
Insurance and taxes advanced on real estate mortgaged, . . . 1,714.76	
Premium account, . . . 139,465.41	
Over and short account, . . . 8,626.76	
Cash in banks, . . . 157,582.78	
Total Assets, . . . \$5,572,477.87	Total Liabilities, . . \$5,572,477.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
United States Bonds, \$	1,000.00	1,000.00	1,060.00
SCHOOL DISTRICT NOTES AND ORDERS.	\$	150.00	150.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . . , \$	11,000.00	11,000.00	20,900.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Hartford First District, 4s, 1927, \$	25,000.00	25,000.00	26,250.00
Kansas City, Kansas, 5s, 1917, . . .	6,000.00	6,000.00	6,660.00
" " 5s, 1918, . . .	25,000.00	25,000.00	27,500.00
" " 5s, 1928, . . .	15,000.00	15,000.00	17,550.00
Toledo, 8½s, 1927, . . .	5,000.00	5,000.00	5,100.00
" 8½s, 1930, . . .	45,000.00	45,000.00	45,900.00
Waterbury Center District, 4s, 1904-1910, . . .	60,000.00	60,000.00	61,200.00

WATERBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Waterbury Sewer, 4s, 1905-1909, \$	25,000.00	25,000.00	25,500.00
" Center District, 4s, 1929-1941,	30,000.00	30,000.00	32,100.00
" " " 8½s, 1912-1918,	20,000.00	20,000.00	20,400.00
" Court House, 4s, 1904-1913,	30,000.00	30,000.00	30,600.00
" Water, 8½s, 1910-1919,	10,000.00	10,000.00	10,000.00
New Britain, 8½s, 1920,	25,000.00	25,000.00	25,500.00
Totals, \$	321,000.00	321,000.00	334,200.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul, 4s, 1989, \$	15,000.00	15,000.00	15,900.00
" " " 5s, 1921,	10,000.00	10,000.00	11,400.00
Chicago, Rock Island & Pacific, 4s, 1988,	120,000.00	120,000.00	126,000.00
Chicago & Eastern Illinois, 5s, 1937,	230,000.00	230,000.00	271,000.00
" " " 6s, 1984,	40,000.00	40,000.00	53,200.00
Chicago & Indiana Coal, 5s, 1936,	100,000.00	100,000.00	118,000.00
Chicago, St. L. & New Orleans, 8½s, 1951,	25,000.00	25,000.00	25,000.00
Chicago, St. P., Minn. & Omaha, 6s, 1980,	25,000.00	25,000.00	33,750.00
Chicago & West. Indiana, 6s, 1932,	25,000.00	25,000.00	28,000.00
Chesapeake & Ohio, 4½s, 1992,	3,000.00	3,000.00	3,150.00
Burl., Cedar Rapids & Northern, 5s, 1906,	15,000.00	15,000.00	15,300.00
Buffalo & Susquehanna, 4s, 1951,	40,000.00	38,988.00	38,988.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	25,000.00	28,500.00
Central New Jersey, 5s, 1987,	15,000.00	15,000.00	20,100.00
Evansville & Terre Haute, 6s, 1923,	11,000.00	11,000.00	11,660.00
Eastern R. R., Minnesota, 4s, 1948,	100,000.00	100,000.00	100,000.00
Genesee & Wyoming, 4s, 1929,	25,000.00	25,000.00	26,000.00
Mil., Lake Shore & Western, 6s, 1924,	10,000.00	10,000.00	13,100.00
Montana Central, 6s, 1937,	160,000.00	160,000.00	224,000.00
" " " 5s, 1937,	75,000.00	75,000.00	89,500.00
Minn. & St. Louis, 4s, 1949,	105,000.00	105,000.00	105,000.00
" " " 4s, 1949,	25,000.00	24,000.00	24,000.00
New York & Long Branch, 4s, 1941,	25,000.00	25,000.00	26,500.00
Illinois Central, 8½s, 1951,	50,000.00	50,000.00	51,500.00
Pittsburg & McKeesport, 6s, 1932,	8,000.00	8,000.00	11,040.00
Peoria & Pekin, 6s, 1921,	50,000.00	50,000.00	59,500.00
Peoria & Northwestern, 8½s, 1926,	25,000.00	24,562.50	24,562.50
St. Paul, Minn. & Manitoba, 6s, 1933,	150,000.00	150,000.00	202,500.00
" " " 4½s, 1933,	120,000.00	120,000.00	134,400.00
" " " 4s, 1937,	128,000.00	128,000.00	135,120.00
Staten Island, 4½s, 1943,	42,000.00	42,000.00	42,000.00
Sioux City & Pacific, 8½s, 1936,	25,000.00	24,562.50	24,562.50
Terre Haute & Indiana, 5s, 1925,	50,000.00	50,000.00	52,000.00
Willmar & Sioux Falls, 5s, 1938,	45,000.00	45,000.00	55,800.00
Burl. Cedar Rapids & Northern, 5s, 1934,	20,000.00	20,000.00	24,400.00
Totals, \$	1,987,000.00	1,934,093.00	2,229,413.00

WATERBURY SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
698 shares	Citizens National, Waterbury, \$	69,800.00	69,800.00	90,740.00
355 "	Waterbury " "	17,750.00	17,750.00	28,400.00
50 "	Fourth " "	5,000.00	5,000.00	7,000.00
20 "	Manufacturers " "	2,000.00	2,000.00	2,400.00
30 "	First " Portland,	3,000.00	3,000.00	3,800.00
92 "	City " Danbury,	9,200.00	9,200.00	9,880.00
64 "	First " Litchfield,	6,400.00	6,400.00	6,400.00
40 "	" " Meriden,	4,000.00	4,000.00	7,000.00
50 "	Merchants " New Haven,	2,500.00	2,500.00	2,500.00
100 "	First " Middletown,	10,000.00	10,000.00	10,000.00
14 "	Birmingham " "	1,400.00	1,400.00	1,960.00
11 "	New Britain " "	1,100.00	1,100.00	1,760.00
26 "	Danbury " "	2,600.00	2,600.00	2,600.00
4 "	Hartford " "	400.00	400.00	520.00
50 "	Thomaston " "	5,000.00	5,000.00	5,500.00
30 "	Ætna " "	3,000.00	3,000.00	4,200.00
11 "	Middlesex " "	1,100.00	1,100.00	1,320.00
56 "	First " Norwich,	5,600.00	5,600.00	5,600.00
25 "	Fairfield Co. " "	2,500.00	2,500.00	2,500.00
Totals, \$		152,350.00	152,350.00	196,580.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,664; total amount,	\$2,493,959.81
2	Number of depositors having \$1,000 and not over \$2,000,	788; total amount,	1,061,927.74
3	Number of depositors having over \$2,000 and not over \$10,000,	488; total amount,	1,744,221.04
4	Number of depositors having over \$10,000,	7; total amount,	98,387.11
5	Total number of depositors,	9,942; total deposits,	\$5,393,495.70
6	Largest amount due a single depositor,		16,989.74
7	Number of accounts opened during the past year, 1,460; number closed, 1,200; increase, 260.		
8	Amount deposited, including interest credited, during the past year,		1,260,288.91
9	Amount withdrawn during the past year,		1,056,184.78
10	Amount of increase,		204,154.18
11	Total of interest and profit and loss and rent accounts per last report,	\$31,990.87	
12	Amount of income received during the year,	255,881.62—	287,871.99
13	Total expenses including salaries during the year,	12,959.21	
14	State tax during the year,	11,183.89	
15	Town and city taxes and assessments paid,	1,052.45	
16	Net amount of premiums charged off,	80,000.00	
17	All other amounts charged off,	2,375.00	

WATERBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18	Dividends, 2 per cent. paid Feb. 1, 1904; amount,	\$99,868.59	
	2 per cent. paid Aug. 1, 1904; amount,	100,950.68	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	28,982.17—	\$287,371.99
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		100.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		68,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		195,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		108,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		5½
28	Net income from foreclosed real estate during the past year,		1,905.86
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in June.		

OFFICERS.—President, E. L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, J. M. Burrall, F. L. Curtis, E. L. Frisbie, E. T. Root, N. J. Welton, F. J. Kingsbury, Charles E. Laub, James S. Elton, George E. Terry.

WATERTOWN SAVINGS BANK.

GEORGE H. STOUGHTON, Treasurer.

INCORPORATED, 1894.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$149,394.60	Whole amount of deposits, . . .	\$249,588.84
Loans on personal security only, . . .	14,890.00	Interest account, less current expenses, and taxes paid, . . .	4,847.30
School district notes and orders, . . .	745.00		
Cash in banks, . . .	89,699.41		
Cash in vault, . . .	156.63		
Total Assets, . . .	\$254,885.64	Total Liabilities, . . .	\$254,885.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
South School District, Watertown, Conn., . . .	\$ 745.00	745.00	745.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	994; total amount, . . .	\$148,503.42
2	Number of depositors having \$1,000 and not over \$2,000, . . .	47; total amount, . . .	60,788.92
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	16; total amount, . . .	40,296.00
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	1,057; total deposits, . . .	\$249,588.84
6	Largest amount due a single depositor, . . .		3,154.56
7	Number of accounts opened during the past year, 29; number closed, 81; decrease, 52.		
8	Amount deposited, including interest credited, during the past year, . . .		17,716.98
9	Amount withdrawn during the past year, . . .		28,026.88
10	Amount of decrease, . . .		10,309.95
10½	Amount deducted from surplus account since last report, . . .	\$9,000.00	
11	Total of interest and profit and loss and rent accounts per last report, . . .	925.34	
12	Amount of income received during the year, . . .	18,562.07—	23,487.41
13	Total expenses including salaries during the year, . . .	1,958.87	
14	State tax during the year, . . .	499.91	
15	Town and city taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	0	
17	All other amounts charged off, . . .	16,181.83	

WATERTOWN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

18	Dividends,	0	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	\$4,847.80—	\$23,487.41
21	Amount of past-due paper at this time is		6,600.00
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.		

OFFICERS.— President, Charles B. Mattoon; Treasurer, George H. Stoughton; Directors or Trustees, G. H. Powell, Henry T. Dayton, Thomas Shields, Wm. H. Smith, Wm. J. Manson, Bennett C. Atwood, A. H. Scoville, H. H. Heminway, S. McLean Buckingham, Horace D. Taft, Charles W. Jackson, Charles B. Mattoon.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$54,410.00	Whole amount of deposits, .	\$158,420.26
Town, city, and borough notes and orders, . . .	19,000.00	Surplus account, . . .	5,000.00
Town, city, school district, and corporation bonds, . .	18,000.00	Interest account, less cur- rent expenses, and taxes paid, . . .	2,409.72
Railroad bonds, . . .	54,700.00	Profit and loss account, .	5,111.35
Bank stocks in Connecticut, Bank stocks in other states, Cash in banks, . . .	5,600.00 10,488.00 5,453.33		
Cash in vault, . . .	3,291.00		
Total Assets, . . .	\$170,941.33	Total Liabilities, . . .	\$170,941.33

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Westport, Conn., notes,	\$	19,000.00	19,000.00	19,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
City of Chicago, Ill.,	4s, 1921, \$	5,000.00	5,000.00	5,200.00
" St. Paul, Minn.,	4s, 1920,	3,000.00	3,000.00	3,120.00
" Omaha, Neb.,	5s, 1912,	5,000.00	5,000.00	5,200.00
" Paterson, N. J.,	4s, 1910,	5,000.00	5,000.00	5,200.00
Totals,	\$	18,000.00	18,000.00	18,720.00
RAILROAD BONDS.				
Albany & Susquehanna,	6s, 1906, \$	10,000.00	10,400.00	10,200.00
Burlington, Ced. Rap. & Northern,	5s, 1906,	5,000.00	5,000.00	5,150.00
Chicago, Burlington & Quincy, (7s 1903, extended to July 1, 1905),	4s, 1905,	10,000.00	10,000.00	10,000.00
Illinois Central,	4s, 1951,	5,000.00	5,000.00	5,500.00
Chicago, Milwaukee & St. Paul:— So. Minn. Div., 1st mtge.,	6s, 1910,	5,000.00	5,300.00	5,450.00
New York & New England,	7s, 1905,	5,000.00	5,000.00	5,150.00
" " "	6s, 1905,	4,000.00	4,000.00	4,080.00
Terre Haute & Indianapolis,	5s, 1925,	5,000.00	5,000.00	5,000.00
New York, New Haven & Hartford,	4s, 1914,	5,000.00	5,000.00	5,100.00
Totals,	\$	54,000.00	54,700.00	55,630.00

WESTPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
19 shares	Windham Nat., Willimantic, Ct.,	\$ 1,900.00	1,900.00	2,090.00
37 "	First Nat., Westport, Ct.,	8,700.00	8,700.00	4,255.00
15 "	American Exchange Nat., New York,	1,500.00	1,500.00	3,300.00
50 "	Fourth Nat., "	5,000.00	5,000.00	11,000.00
15 "	National Park, "	1,500.00	2,500.00	7,125.00
12 "	National Bank of Commerce, "	1,200.00	1,488.00	2,580.00
Totals,		\$ 14,800.00	16,088.00	30,350.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	629; total amount,	\$94,089.63
2	Number of depositors having \$1,000 and not over \$2,000,	15; total amount,	19,675.78
3	Number of depositors having over \$2,000 and not over \$10,000,	10; total amount,	34,209.97
4	Number of depositors having over \$10,000,	1; total amount,	10,444.88
5	Total number of depositors,	655; total deposits,	\$158,420.26
6	Largest amount due a single depositor,		10,444.88
7	Number of accounts opened during the past year, 70; number closed, 62; increase, 8.		
8	Amount deposited, including interest credited, during the past year,		27,794.53
9	Amount withdrawn during the past year,		17,902.91
10	Amount of increase,		9,891.62
11	Total of interest and profit and loss and rent accounts per last report,	\$7,571.09	
12	Amount of income received during the year,	8,420.42—	15,991.51
13	Total expenses, including salaries, during the year,	970.67	
14	State tax during the year,	231.54	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	854.99	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid January 1904; amount,	2,905.89	
	2 per cent. paid July 1904; amount,	3,007.35	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss and rent accounts per this report,	7,521.07—	15,991.51
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		4,150.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,000.00

WESTPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July 8, 1904.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July 8, 1904.	

OFFICERS.—President, George S. Adams; Treasurer, B. L. Woodworth; Directors or Trustees, George S. Adams, William Edgar Nash, B. L. Woodworth, W. E. Osborne, William H. Marvin, James E. Hubbell, Rufus Wakeman, F. M. Salmon, D. B. Bradley, Jr.

THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$372,440.00	Whole amount of deposits, .	\$601,870.70
Loans on collateral sec'y,	42,600.00	Surplus account, .	7,000.00
Loans on personal security only, .	60,884.00	Profit and loss account, .	8,320.31
Town, city, and borough notes and orders, .	8,700.00		
School district notes and orders, .	9,950.00		
Railroad bonds, .	105,000.00		
Real estate by foreclosure, .	5,186.45		
Insurance and taxes advanced on real estate, mortgaged, .	5.40		
Cash in banks, .	17,475.16		
Total Assets, .	\$617,191.01	Total Liabilities, .	\$617,191.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Southbury, Conn., \$	8,700.00	8,700.00	8,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Town Plat School District, \$	9,900.00	9,900.00	9,900.00
Center " " Watertown,	500.00	500.00	500.00
Bucks Hill " "	150.00	150.00	150.00
Totals, \$	9,950.00	9,950.00	9,950.00
RAILROAD BONDS.			
Chi., Rock Island & Pacific, gen., 4s, 1983, \$	20,000.00	20,000.00	20,500.00
Chicago & Eastern Illinois, 5s, 1937, .	5,000.00	5,000.00	5,900.00
Genesee & Wyoming, 5s, 1929, .	10,000.00	10,000.00	10,600.00
Louisville & Nashville, unified, 4s, 1940, .	25,000.00	25,000.00	25,000.00
Minneapolis & St. Louis, 4s, 1949, .	25,000.00	25,000.00	23,500.00
Montana Central, 6s, 1937, .	15,000.00	15,000.00	19,500.00
St. Paul, Minneapolis & Manitoba, 4s, 1937, .	5,000.00	5,000.00	5,000.00
Totals, \$	105,000.00	105,000.00	110,000.00

THE WEST SIDE SAVINGS BANK, WATERBURY.—

CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,648 ; total amount,	\$327,180.51
2	Number of depositors having \$1,000 and not over \$2,000,	154 ; total amount,	187,465.22
3	Number of depositors having over \$2,000 and not over \$10,000,	32 ; total amount,	87,224.97
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	1,834 ; total deposits,	\$601,870.70
6	Largest amount due a single depositor,		4,436.16
7	Number of accounts opened during the past year, 499 ; number closed, 263 ; increase, 237.		
8	Amount deposited, including interest credited, during the past year,		296,004.86
9	Amount withdrawn during the past year,		221,125.64
10	Amount of increase,		74,879.22
11	Total of interest and profit and loss and rent accounts per last report,	\$9,789.24	
12	Amount of income received during the year,	23,425.60—	38,164.84
13	Total expenses, including salaries, during the year,	1,640.71	
14	State tax during the year,	1,256.76	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	4,281.25	
17	All other amounts charged off,	148.24	
18	Dividends, 2 per cent. paid Jan. 2, 1904; amount, 2 per cent. paid July 1, 1904; amount,	9,888.77 10,678.80	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	8,320.81—	38,164.84
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages ?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,700.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
27	Per cent. per annum of income on foreclosed real estate the past year after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year, none ; sold with bond for deed.		
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Wednesday in October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Third Wednesday in October.		

OFFICERS.— President, J. R. Smith ; Treasurer, Burton G. Bryan ; Directors or Trustees, Lewis A. Platt, Nathaniel R. Bronson, Cornelius Tracy, George H. Cowell, Alexander H. Limont, John Henderson, Jr., H. W. Lake, Chris. Strobel, M. Guilfoile, Thomas Kelly.

WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1843.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$223,845.00	Whole amount of deposits, . . .	\$393,426.57
Loans on collateral security, . . .	20,632.53	Surplus account, . . .	21,000.00
Loans on personal security only, . . .	15,698.00	Profit and loss account, . . .	1,971.06
Town, city, and borough notes and orders, . . .	1,000.00		
Town, city, school district, and corporation bonds, . . .	14,948.00		
Railroad bonds, . . .	31,000.00		
Railroad stocks, . . .	200.00		
Bank stocks in Connecticut, . . .	22,700.00		
Insurance stock, . . .	2,100.00		
Real estate by foreclosure, . . .	25,175.00		
Banking house, . . .	27,000.00		
Premium account, . . .	15,254.63		
Cash in banks, . . .	10,110.69		
Cash in vault, . . .	6,733.78		
Total Assets, . . .	\$416,397.63	Total Liabilities, . . .	\$416,397.63

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Windham town order,	\$ 1,000.00	1,000.00	1,000.00
RAILROAD STOCKS.			
N. Y., N. H. & Hartford R. R. Co., . . .	\$ 200.00	200.00	390.00
INSURANCE STOCKS.			
Ætna Insurance Co., Hartford,	\$ 1,100.00	1,100.00	3,355.00
Phoenix " " " " " " " " " " " "	1,000.00	1,000.00	2,480.00
Totals,	\$ 2,100.00	2,100.00	5,835.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Anderson, Ind., 6s, 1904, \$	2,298.00	2,298.00	2,398.00
" Richmond, " 6s, 1905, . . .	950.00	950.00	970.00
" Lincoln, Neb., 6s, 1904, . . .	1,300.00	1,300.00	1,300.00

WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of South Bend, Ind., 6s, 1905, \$	400.00	400.00	408.00
Superior, Wis., 6s, 1910-11,	10,000.00	10,000.00	10,900.00
Totals,	\$ 14,948.00	14,948.00	14,978.00
RAILROAD BONDS.			
Sunb'y, Hazleton & Wilksbarre, 5s, 1928, \$	4,000.00	4,000.00	4,240.00
Evansville & Terre Haute:— Sullivan Co. Branch, 5s, 1930,	27,000.00	27,000.00	28,350.00
Totals,	\$ 31,000.00	31,000.00	32,590.00
BANK STOCKS.			
93 shares Windham National, \$	9,300.00	9,300.00	12,900.00
12 " Merchants " Norwich,	1,200.00	1,200.00	1,440.00
36 " First " "	3,600.00	3,600.00	3,600.00
6 " Thames " "	600.00	600.00	960.00
60 " Nat. Bk. of Commerce, New London,	6,000.00	6,000.00	8,700.00
20 " Aetna National, Hartford,	2,000.00	2,000.00	3,900.00
Totals,	\$ 22,700.00	22,700.00	31,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,792; total amount,	\$292,399.58
2	Number of depositors having \$1,000 and not over \$2,000,	88; total amount,	51,663.72
3	Number of depositors having over \$2,000 and not over \$10,000,	18; total amount,	49,863.27
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,848; total deposits,	\$393,426.57
6	Largest amount due a single depositor,		5,195.04
7	Number of accounts opened during the past year, 220; number closed, 241; decrease, 21.		
8	Amount deposited, including interest credited, during the past year,		98,353.66
9	Amount withdrawn during the past year,		106,963.27
10	Amount of decrease,		8,609.61
11	Total of interest and profit and loss and rent accounts per last report,	\$605.40	
12	Amount of income received during the year,	17,418.81—	18,023.71

WILLIMANTIC SAVINGS INSTITUTE.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

18	Total expenses, including salaries, during the year,	\$2,450.91	
14	State tax during the year,	114.38	
15	Town and city taxes and assessments paid,	681.45	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends: $1\frac{1}{2}$ per ct., paid Apr. 1, 1904; amount,	6,488.68	
	$1\frac{1}{2}$ per ct., paid Oct. 1, 1904; amount,	6,867.28	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	1,971.06—	\$18,023.71
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		16,250.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		27,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,200.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		3.45
28	Net income from foreclosed real estate during the past year,		980.96
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in June.		

OFFICERS. — President, M. Eugene Lincoln ; Treasurer, Noah D. Webster ;
Directors or Trustees, Frank F. Webb, Samuel L. Burlingham, Frank Larrabee,
Charles A. Capen, Jeremiah O'Sullivan, Hormidas Dion.

WINDHAM COUNTY SAVINGS BANK, DANIELSON.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$261,555.00	Whole amount of deposits, . . .	\$715,217.74
Loans on collateral security, . . .	82,458.73	Surplus account, . . .	7,000.00
Loans on personal security only, . . .	34,050.00	Interest account, less current expenses, and taxes paid, . . .	10,080.66
Town, city, and borough notes and orders, . . .	10,500.00		
Town, city, school district, and corporation bonds, . . .	39,755.00		
Railroad bonds, . . .	165,175.00		
Bank stocks in Connecticut, . . .	8,940.00		
Real estate by foreclosure, . . .	60,000.00		
Banking house, . . .	16,850.00		
Insurance and taxes advanced on real estate mortgaged, . . .	948.74		
Cash in banks, . . .	38,881.41		
Cash in vault, . . .	18,634.52		
Total Assets, . . .	\$732,248.40	Total Liabilities, . . .	\$732,248.40

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Sterling, \$	1,500.00	1,500.00	1,500.00
Borough of Danielson,	9,000.00	9,000.00	9,000.00
Totals, \$	10,500.00	10,500.00	10,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Colorado Springs, Col., 4s, 1917, \$	5,000.00	5,000.00	5,175.00
" " 4s, 1918, "	5,000.00	5,000.00	5,175.00
" Duluth, Minn., 6s, 1908, "	2,000.00	2,000.00	2,200.00
" New Albany, Ind., 5s, 1908, "	7,000.00	7,000.00	7,850.00
" St. Paul, Minn., 4½s, 1919, "	6,000.00	6,000.00	6,800.00
" Tacoma, Wash., 5s, 1919, "	10,000.00	10,000.00	10,600.00
Topeka Water Company bonds, 5s, —, "	6,500.00	4,755.00	4,755.00
Totals, \$	41,500.00	39,755.00	42,055.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chicago & Eastern Illinois,	5s, 1937,	\$ 12,000.00	14,105.00	14,650.00
“ “ “	6s, 1907,	1,000.00	1,000.00	1,060.00
Chicago, Mil. & St. Paul:—				
Chic. & Pacific Western Division,	5s, 1921,	25,000.00	29,500.00	29,500.00
Mineral Point “	5s, 1910,	10,000.00	10,000.00	10,825.00
General “	3½s, 1989,	10,000.00	10,350.00	10,000.00
Chic., Rock Island & Pacific,	4s, 1988,	10,000.00	10,675.00	10,600.00
Elgin, Joliet & Eastern,	5s, 1941,	5,000.00	5,700.00	5,950.00
Louisville & Nashville,	5s, 1937,	7,000.00	7,850.00	8,470.00
Minneapolis & St. Louis,	4s, 1949,	15,000.00	15,000.00	15,000.00
Oswego & Rome,	7s, 1915,	3,000.00	3,495.00	4,000.00
Staten Island,	4½s, 1948,	5,000.00	5,000.00	5,000.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1928,	8,900.00	8,900.00	9,975.00
St. Paul, Minn. & Manitoba:—				
Eastern Ry. of Minnesota,	5s, 1908,	1,000.00	1,000.00	1,050.00
Montana Central,	5s, 1937,	15,000.00	18,125.00	18,150.00
“ Extension,	4s, 1947,	5,000.00	5,000.00	5,250.00
Dakota “	6s, 1910,	5,000.00	5,575.00	5,750.00
St. Louis, Iron Mt. & So.,	4s, 1938,	10,000.00	9,000.00	9,600.00
Union Pacific,	4s, 1911,	5,000.00	5,000.00	5,350.00
Totals,		\$ 152,900.00	165,175.00	170,080.00
BANK STOCKS.				
25 shares Windham Co. Nat'l, Danielson,		\$ 2,500.00	2,500.00	2,600.00
30 “ First “ Norwich,		3,000.00	4,000.00	3,000.00
12 “ Merchants’ “ “		1,200.00	1,200.00	1,440.00
2 “ Uncas “ “		200.00	200.00	210.00
8 “ First “ Putnam,		800.00	1,040.00	1,120.00
Totals,		\$ 7,700.00	8,940.00	8,870.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,283; total amount,	\$407,042.29
2	Number of depositors having \$1,000 and not over \$2,000,	127; total amount,	162,926.28
3	Number of depositors having over \$2,000 and not over \$10,000,	49; total amount,	145,249.17
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,459; total deposits,	\$715,217.74

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,		\$7,072.85
7	Number of accounts opened during the past year, 341; number closed, 446; decrease, 105.		
8	Amount deposited, including interest credited, during the past year,		161,589.22
9	Amount withdrawn during the past year,		213,228.98
10	Amount of decrease,		51,639.71
11	Total of interest and profit and loss and rent accounts per last report,	\$10,100.24	
12	Amount of income received during the year,	33,562.44—	43,662.68
13	Total expenses, including salaries, during the year,	2,202.26	
14	State tax during the year,	1,228.24	
15	Town and city taxes and assessments paid,	476.16	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	412.36	
18	Dividends, 2 per cent. paid Oct., 1903; amount,	14,465.36	
	2 per cent. paid April, 1904; amount,	18,997.64	
19	Net amount carried to surplus,	850.00	
20	Total of interest and profit and loss and rent accounts per this report,	10,080.66—	43,662.68
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	1,700.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	22,500.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	7,960.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1½	
28	Net income from foreclosed real estate during the past year,	944.72	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, J. A. Paine; Vice-President, R. R. James; Treasurer, C. C. Young; Directors or Trustees, James Perkins, C. A. Young, F. E. Bitgood, A. B. Mathewson, A. D. Putnam, W. P. Kelley, F. P. Warren, A. J. Bitgood, A. H. Armington, F. T. Preston.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$74,112.00	Whole amount of deposits, . . .	\$278,747.67
Loans on collateral security, . . .	1,815.00	Surplus account, . . .	4,800.00
Loans on personal security only, . . .	6,100.00	Interest account, less current expenses, and taxes paid, . . .	1,827.34
Town, city, and borough notes and orders, . . .	6,000.00		
Town, city, school district, and corporation bonds, . . .	7,000.00		
Railroad bonds, . . .	98,850.00		
Bank stocks in Connecticut, . . .	74,465.00		
Cash in banks, . . .	15,927.42		
Cash in vault, . . .	1,105.59		
Total Assets, . . .	\$284,875.01	Total Liabilities, . . .	\$284,875.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Windsor Locks, \$	6,000.00	6,000.00	6,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
San Diego, 4½s, 1909-1922, \$	2,000.00	2,000.00	2,250.00
Pueblo, 4½s, 1918,	5,000.00	5,000.00	5,500.00
Totals, \$	7,000.00	7,000.00	7,750.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul :—			
Dubuque Div., 6s, 1920, \$	30,000.00	36,800.00	38,500.00
Fargo & Southern " 6s, 1924,	1,000.00	1,000.00	1,800.00
Wisconsin & Minnes'ta " 5s, 1921,	5,000.00	6,000.00	6,500.00
" Valley " 6s, 1920,	2,000.00	2,500.00	2,500.00
Chicago & Northwestern, 6s, 1929,	12,000.00	14,000.00	14,000.00
Chicago & Tomah, 6s, 1905,	1,000.00	1,000.00	1,000.00
Minneapolis & St. Louis, 1st cons., 5s, 1934,	3,000.00	3,300.00	3,480.00
St. Paul, Minneapolis & Manitoba, 6s, 1933,	10,000.00	13,000.00	13,500.00
" " " 4½s, 1933,	15,000.00	16,750.00	16,680.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,000.00
Totals, \$	84,000.00	98,850.00	102,460.00

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
29	shares	First National,	Suffield,	\$ 2,900.00	2,900.00	4,850.00
102	"	State Bank,	Hartford,	10,200.00	10,200.00	14,280.00
175	"	Hartford National,	"	17,500.00	23,810.00	24,000.00
185	"	American	"	6,750.00	9,000.00	9,585.00
35	"	First	"	3,500.00	4,250.00	4,900.00
14	"	Ætna	"	1,400.00	2,280.00	2,800.00
38	"	Phoenix	"	3,800.00	4,733.00	4,560.00
20	"	Charter Oak	"	2,000.00	1,890.00	2,500.00
7	"	National Ex.,	"	350.00	350.00	455.00
60	"	Thames	Norwich,	6,000.00	9,480.00	9,900.00
12	"	First	Wallingford,	1,200.00	1,572.00	1,600.00
50	"	Waterbury	Waterbury,	2,500.00	4,000.00	4,250.00
Totals,				\$ 58,100.00	74,465.00	88,180.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,274; total amount,	\$122,492.28
2	Number of depositors having \$1,000 and not over \$2,000,	64; total amount,	80,884.18
8	Number of depositors having over \$2,000 and not over \$10,000,	26; total amount,	75,371.21
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,364; total deposits,	\$278,747.67
6	Largest amount due a single depositor,		5,811.19
7	Number of accounts opened during the past year, 246; number closed, 230; increase, 16.		
8	Amount deposited, including interest credited, during the past year,		160,253.07
9	Amount withdrawn during the past year,		128,272.51
10	Amount of increase,		31,980.56
11	Total of interest and profit and loss and rent accounts per last report,	\$1,983.01	
12	Amount of income received during the year,	12,588.67—	14,571.68
13	Total expenses, including salaries, during the year,	881.82	
14	State tax during the year,	295.88	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	895.88	
17	All other amounts charged off,	0	
18	*Dividends: 2 per cent. paid Apl. 1, 1904; amount,	5,101.41	
	2 per cent. paid Oct. 1, 1904; amount,	5,269.45	
19	Net amount carried to surplus,	800.00	
20	Total of interest and profit and loss and rent accounts per this report,	1,827.84—	14,571.68

* Three and one-half per cent. per annum on excess of \$2,000.

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	\$2,800.00
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	7,100.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,815.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.	

OFFICERS.— President, William Mather; Treasurer, A. W. Converse; Directors or Trustees, William Mather, Allen Pease, G. M. Montgomery, C. E. Chaffee, J. W. Johnson, S. M. McAuley, M. P. Robinson, E. B. Bailey, J. R. Montgomery, George Glover, J. T. Coogan, G. P. Clark, O. F. Cleaveland.

THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$551,275.00	Whole amount of deposits, \$1,827,252.28	
Loans on collateral security, . . .	15,890.00	Surplus account, . . .	80,000.00
Loans on personal security only, . . .	67,840.00	Interest account, less current expenses, and taxes paid, . . .	49,601.81
Town, city, and borough notes and orders, . . .	120,800.00	Profit and loss account, . . .	11,828.87
School district notes and orders, . . .	17,500.00		
State bonds, . . .	15,000.00		
Town, city, school district, and corporation bonds, . . .	834,000.00		
Railroad bonds, . . .	689,911.25		
Bank stocks in Connecticut, . . .	71,500.00		
Bank stocks in other states, . . .	80,525.00		
Real estate by foreclosure, . . .	6,840.85		
Banking-house, . . .	6,110.06		
Cash in banks, . . .	40,535.55		
Cash in vault, . . .	2,450.25		
Total Assets, . . .	\$1,968,677.46	Total Liabilities, . . .	\$1,968,677.46

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, 3½s, 1981, \$	15,000.00	15,000.00	15,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Winchester, \$	24,000.00	24,000.00	24,000.00
" Hartland,	8,500.00	8,500.00	8,500.00
" Colebrook,	4,800.00	4,800.00	4,800.00
" Thomaston,	10,000.00	10,000.00	10,000.00
Borough of Winsted,	78,000.00	78,000.00	78,000.00
Totals, \$	120,300.00	120,800.00	120,300.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth of Winchester, \$	11,000.00	11,000.00	11,000.00
North End of New Hartford,	6,500.00	6,500.00	6,500.00
Totals, \$	17,500.00	17,500.00	17,500.00

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Windham, 4s, 1925, \$	25,000.00	25,000.00	26,250.00
" Norwalk, 4s, 1931,	15,000.00	15,000.00	15,450.00
" Winchester, \$6,000 each yr., 3½s,	72,000.00	72,000.00	72,000.00
City of Rockville, 4s, 1927,	20,000.00	20,000.00	20,600.00
" South Norwalk, 4s, 1904,	25,000.00	25,000.00	25,000.00
" Chelsea, Mass., 4s, 1933,	5,000.00	5,000.00	5,350.00
" Woonsocket, R. I., 4s, 1927,	30,000.00	30,000.00	30,300.00
" Columbus, Ohio, 4½s, 1914,	12,000.00	12,000.00	12,720.00
" Lima, " 4s, 1923,	6,000.00	6,000.00	6,000.00
" " " 4s, 1924,	10,000.00	10,000.00	10,000.00
" " " 4s, 1925,	10,000.00	10,000.00	10,000.00
" " " 4s, 1926,	4,000.00	4,000.00	4,000.00
" Minneapolis, Minn., 4s, 1922,	20,000.00	20,000.00	21,200.00
" Portland, Oregon, 5s, 1923,	15,000.00	15,000.00	17,250.00
Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,750.00
Arsenal School District, Hartford, 4s, 1917,	40,000.00	40,000.00	40,800.00
Totals,	\$ 334,000.00	334,000.00	342,870.00
RAILROAD BONDS.			
Housatonic, 5s, 1937, \$	30,000.00	30,000.00	37,050.00
Ashtabula & Pittsburg, 6s, 1908,	25,000.00	25,000.00	25,750.00
Buffalo, New York & Erie, 7s, 1916,	1,000.00	1,000.00	1,250.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	9,675.00	9,900.00
Central of New Jersey, 5s, 1937,	25,000.00	25,000.00	33,375.00
Chicago, Rock Island & Pacific, 4s, 1938,	100,000.00	100,000.00	105,000.00
Chicago & Alton, 3s, 1949,	30,000.00	24,525.00	25,425.00
Chicago, Milwaukee & St. Paul:—			
Lacrosse & Davenport, 5s, 1919,	10,000.00	10,000.00	11,425.00
Mineral Point, 5s, 1910,	25,000.00	24,161.25	27,062.50
Southwestern, 6s, 1909,	25,000.00	25,000.00	27,625.00
Chicago & Northwestern:—			
Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	25,375.00
Menominee Extension, 7s, 1911,	25,000.00	25,000.00	29,500.00
Mil., Lake Shore & Western, 6s, 1921,	8,000.00	8,000.00	10,340.00
Northwestern Union, 7s, 1917,	25,000.00	25,000.00	32,750.00
Chicago & Eastern Illinois, 5s, 1937,	70,000.00	70,000.00	83,825.00
Elgin, Joliet & Eastern, 5s, 1941,	10,000.00	10,000.00	11,625.00
Illinois Central, Louisville Division, 8½s, 1953,	25,000.00	23,500.00	23,812.50
" " Omaha " 8s, 1951,	10,000.00	9,050.00	8,500.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	31,750.00
Joliet & Northern Indiana, 7s, 1907,	25,000.00	25,000.00	27,000.00
Pitts., McKeesport & Youghiogheny, 6s, 1932,	20,000.00	20,000.00	25,500.00
Minneapolis & St. Louis, 4s, 1949,	60,000.00	60,000.00	67,150.00
St. P., Minn. & Manitoba, 4½s, 1933,	30,000.00	30,000.00	33,000.00
" " " Dak. Ex., 6s, 1910,	25,000.00	25,000.00	27,937.50
Eastern Ry. of Minn., No. Div., 4s, 1948,	25,000.00	25,000.00	23,000.00
Montana Central, 5s, 1937,	10,000.00	10,000.00	11,675.00
Totals,	\$ 699,000.00	689,911.25	766,602.50

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
285 shares	Hurlbut	National,	Winsted,	\$ 23,500.00	23,500.00	35,250.00
160 "	First	"	"	16,000.00	16,000.00	16,800.00
30 "	Brooks	"	Torrington,	3,000.00	3,000.00	4,500.00
50 "	Thomaston	"	Thomaston,	5,000.00	5,000.00	5,000.00
150 "	Waterbury	"	Waterbury,	7,500.00	7,500.00	12,000.00
60 "	Citizens	"	"	6,000.00	6,000.00	7,800.00
4 "	Pequonnock	"	Bridgeport,	400.00	400.00	600.00
33 "	Yale	"	New Haven,	3,300.00	3,300.00	4,125.00
50 "	First	"	Wallingford,	5,000.00	5,000.00	5,500.00
18 "	Home	"	Meriden,	1,800.00	1,800.00	2,160.00
85 "	American Ex.	"	New York,	8,500.00	8,500.00	19,975.00
40 "	Fourth	"	"	4,000.00	4,000.00	9,000.00
67 "	Merchants	"	"	3,350.00	3,350.00	5,862.50
53 "	Imp. and Trad.	"	"	5,300.00	5,300.00	80,210.00
25 "	German American,	"	"	1,875.00	1,875.00	2,906.25
75 "	Nat. Bk. of Commerce,	"	"	7,500.00	7,500.00	16,050.00
Totals,				\$ 102,025.00	102,025.00	177,788.75

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,424; total amount,	\$982,487.80
2	Number of depositors having \$1,000 and not over \$2,000,	517; total amount,	652,868.20
3	Number of depositors having over \$2,000 and not over \$10,000,	68; total amount,	191,901.28
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,009; total deposits,	\$1,827,252.28
6	Largest amount due a single depositor,		9,362.83
7	Number of accounts opened during the past year, 516; number closed, 410; increase, 106.		
8	Amount deposited, including interest credited, during the past year,		840,878.51
9	Amount withdrawn during the past year,		279,605.55
10	Amount of increase,		61,272.96
11	Total of interest and profit and loss and rent accounts per last report,	\$60,780.55	
12	Amount of income received during the year,	91,295.92—	152,076.47
13	Total expenses, including salaries, during the year,	4,574.04	
14	State tax during the year,	4,025.75	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	3,000.00	
17	All other amounts charged off,	9,600.00	

THE WINSTED SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

18	*Dividends, 2 per cent. paid Jan., 1904; amount,	\$34,847.25	
	2 per cent. paid July, 1904; amount,	85,104.25	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	61,425.18—	\$152,076.47
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		11,650.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		30,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

* Three and one-half per cent. per annum on excess of \$3,000.

OFFICERS.— President, Arthur L. Clark ; Treasurer, George S. Rowe ; Directors or Trustees, Caleb J. Camp, Henry Gay, Rufus E. Holmes, Arthur L. Clark, Edward H. Persons, George E. Dudley, George S. Rowe.

WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1904.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$175,081.02	Whole amount of deposits, . . .	\$264,650.88
Loans on collateral security, . . .	15,575.50	Surplus account, . . .	6,071.62
Loans on personal security only, . . .	45,634.35	Interest account, less current expenses, and taxes paid, . . .	25,504.04
Town, city, and borough notes and orders, . . .	11,825.00		
Railroad bonds, . . .	11,760.00		
Bank stocks in Connecticut, . . .	22,100.00		
Real estate by foreclosure, . . .	7,619.29		
Insurance and taxes advanced on real estate mortgaged, . . .	203.49		
Cash in banks, . . .	3,575.33		
Cash in vault, . . .	2,902.51		
Total Assets, . . .	\$296,226.49	Total Liabilities, . . .	\$296,226.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodbury, \$	8,150.00	8,150.00	8,150.00
Orenaug Fire District,	8,675.00	8,675.00	8,675.00
Totals, \$	11,825.00	11,825.00	11,825.00
RAILROAD BONDS.			
Minneapolis & St. Louis, 4s, 1949, \$	6,000.00	5,760.00	5,640.00
Chic., Rock Island & Pacific Gen., 4s, 1988,	6,000.00	6,000.00	6,240.00
Totals, \$	12,000.00	11,760.00	11,880.00
BANK STOCKS.			
162 shares Waterbury National, Waterbury, \$	8,100.00	8,100.00	12,960.00
55 " Manufacturers " "	5,500.00	5,500.00	6,600.00
34 " Fourth " "	3,400.00	3,400.00	4,420.00
42 " Merchants " New Haven,	2,100.00	2,100.00	2,315.00
25 " Hartford " Hartford,	2,500.00	2,500.00	3,250.00
5 " Birmingham, " Derby,	500.00	500.00	750.00
Totals, \$	22,100.00	22,100.00	30,295.00

WOODBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,271; total amount,	\$305,997.75
2	Number of depositors having \$1,000 and not over \$2,000,	40; total amount,	49,138.32
3	Number of depositors having over \$2,000 and not over \$10,000,	4; total amount,	9,514.76
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,315; total deposits,	\$364,650.83
6	Largest amount due a single depositor,		2,773.99
7	Number of accounts opened during the past year, 154; number closed, 98; increase, 56.		
8	Amount deposited, including interest credited, during the past year,		63,335.76
9	Amount withdrawn during the past year,		47,169.94
10	Amount of increase,		16,165.83
11	Total of interest and profit and loss, and rent accounts per last report,	\$23,012.13	
12	Amount of income received during the year,	13,937.70—	36,949.83
13	Total expenses, including salaries, during the year,	693.14	
14	State tax during the year,	339.70	
15	Town and city taxes and assessments paid,	0	
16	Net amount of premiums charged off,	290.50	
17	All other amounts charged off,	37.50	
18	Dividends, 2 per cent. paid Jan. 15, 1904; amount,	4,938.19	
	2 per cent. paid July 15, 1904; amount,	5,146.76	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	25,504.04—	36,949.83
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		6,585.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		4,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Monday following 17th June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Monday following 17th June.		

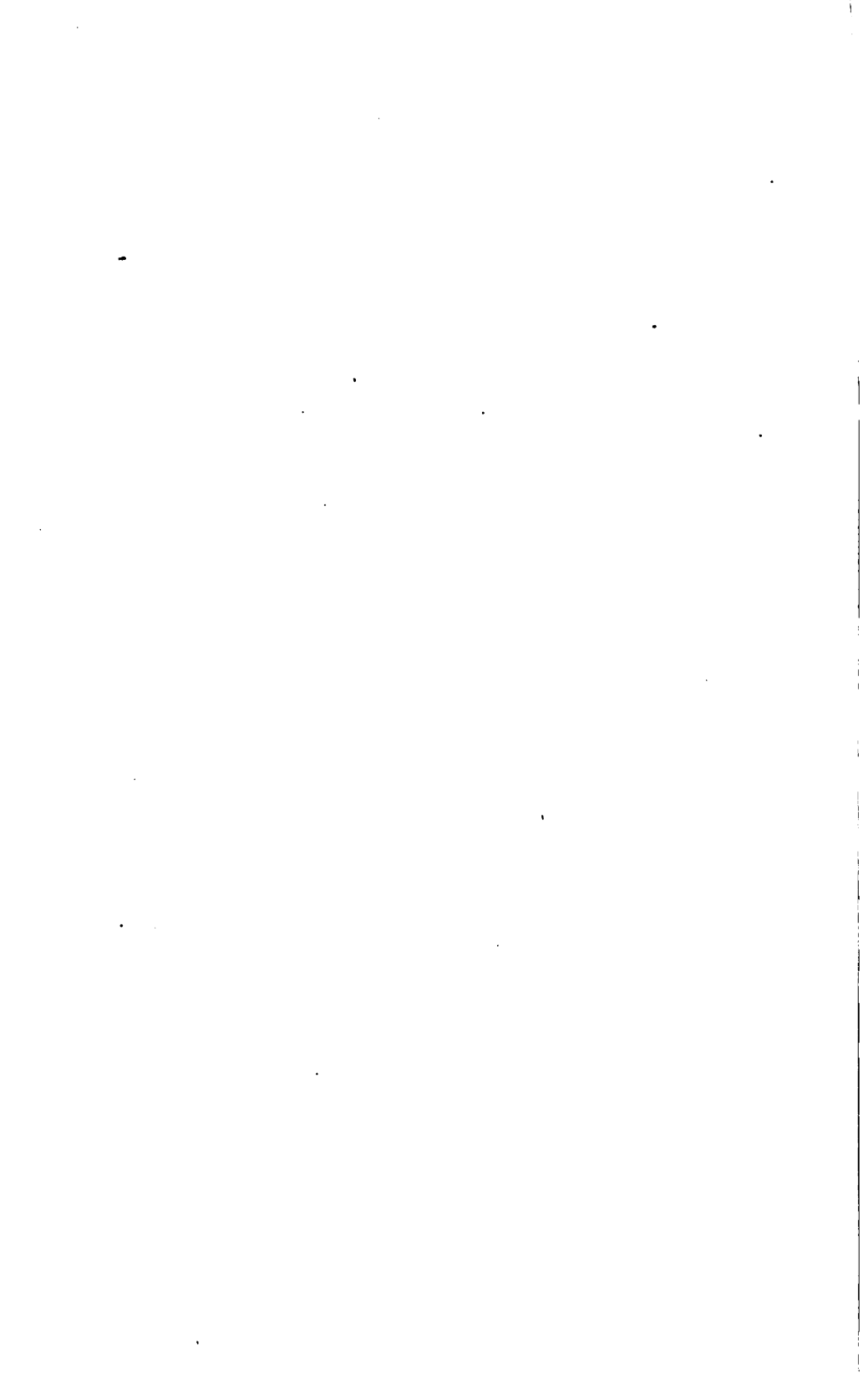
OFFICERS.—President, Horace D. Curtiss; Treasurer, Homer S. Tomlinson; Directors or Trustees, H. D. Curtiss, M. F. Skelly, H. S. Tomlinson, L. J. Allen, D. C. Porter, F. F. Hitchcock, C. M. Harvey, W. G. Ward, George F. Morris.

OF 2

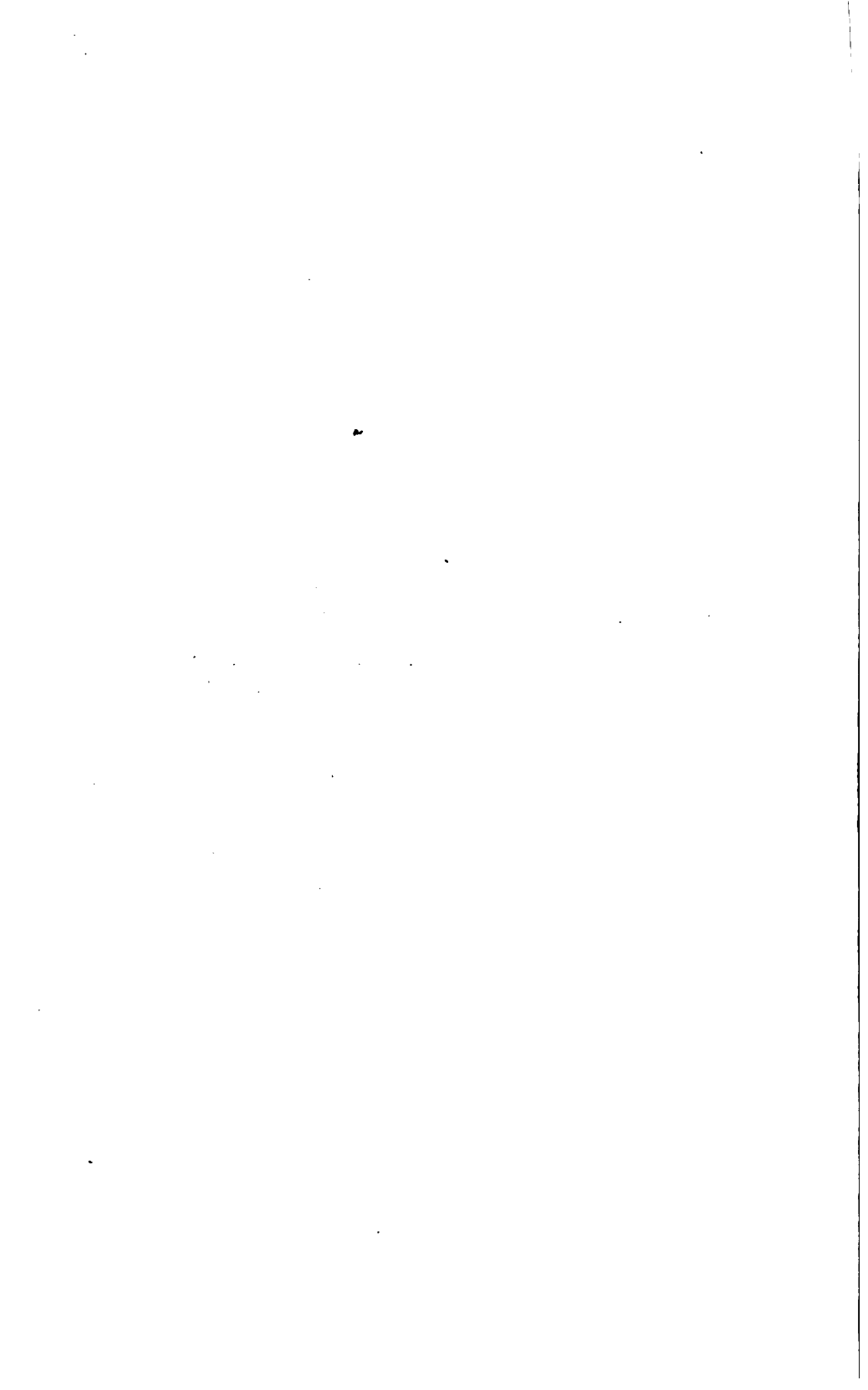
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ABSTRACT OF REPORTS OF SAVINGS BANKS, FROM 1865 TO 1904 INCLUSIVE.

Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Assets on Stocks, Bonds, and other securities.	Invested in U. S. Bonds.	Invested in other Bonds and Stocks.	Real Estate, in other than fee simple.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1865	50	107,572	\$27,319,018	\$80,191	\$11,491,197	\$2,753,242	\$8,194,200	\$2,826,492	\$104,239	\$3,433,061	\$28,891,454	\$1,492,250
1866	53	126,323	\$1,180,890	78,380	13,268,487	3,240,046	9,180,943	3,302,732	910,492	3,958,165	83,150,865	1,892,134
1867	54	138,846	\$3,383,660	88,280	16,717,715	4,119,581	10,191,713	3,590,885	284,841	8,719,142	88,643,891	2,272,150
1868	55	149,919	\$1,903,081	43,775	21,091,619	4,570,204	10,686,029	3,678,078	807,578	3,976,963	44,649,466	2,702,008
1869	58	165,862	\$7,404,834	190,463	26,081,162	5,601,905	9,138,484	3,968,865	886,111	6,027,148	\$1,202,065	3,177,768
1870	64	177,887	\$5,397,705	60,585	32,144,663	7,332,226	7,133,486	9,877,706	412,139	1,699,608	58,619,779	8,252,488
1871	73	195,937	\$2,717,817	81,046	38,265,514	8,476,818	5,396,154	10,601,242	439,154	1,838,969	65,307,469	2,507,949
1872	78	201,749	\$8,623,397	161,045	48,174,015	9,495,819	4,771,970	11,651,961	432,843	1,754,557	71,371,395	2,596,950
1873	79	204,741	70,769,407	151,407	47,326,863	8,596,818	4,089,564	11,695,925	519,840	1,599,140	73,677,582	2,756,767
1874	86	206,374	73,783,502	89,028	51,532,263	7,042,462	4,141,645	11,196,366	681,946	1,590,904	76,875,049	2,992,219
1875	87	208,090	76,489,810	635,847	55,863,319	5,060,769	4,974,433	10,554,869	574,743	3,009,702	79,537,666	2,892,499
1876	86	208,514	73,624,172	233,434	55,403,988	4,715,266	6,067,656	12,160,119	707,218	2,302,380	81,386,631	2,579,024
1877	86	204,575	77,214,372	409,864	52,837,212	4,514,246	7,192,260	11,762,279	2,206,178	2,322,464	80,273,988	2,649,701
1878	86	199,795	72,615,468	657,017	48,142,667	3,601,176	6,760,564	11,532,292	3,707,138	2,260,700	76,024,606	2,852,130
1879	86	202,885	72,642,443	536,185	45,108,803	3,898,009	6,163,695	11,691,008	4,969,119	2,931,131	76,241,816	2,968,188
1880	85	213,913	76,518,570	170,522	42,791,160	4,800,201	7,245,223	16,681,918	5,397,381	3,527,867	79,943,659	3,254,566
1881	85	223,366	80,632,300	285,443	39,806,966	4,989,301	6,728,479	20,913,758	6,675,822	4,031,131	84,243,131	3,435,892
1882	84	237,063	84,942,410	79,574	38,361,167	10,714,964	6,649,670	25,100,273	5,366,521	3,521,179	88,915,870	3,894,085
1883	84	246,652	88,098,384	241,870	38,517,003	11,612,129	8,774,929	29,801,357	5,134,889	3,948,756	92,679,063	4,338,809
1884	84	252,345	90,614,633	694,497	39,202,431	10,443,448	3,968,556	33,476,645	4,987,264	3,546,717	95,625,157	4,329,037
1885	84	256,097	92,481,426	633,620	39,728,616	9,963,152	3,949,380	35,357,549	4,879,616	4,039,606	97,717,921	4,602,876
1886	85	266,888	97,424,890	431,376	40,538,284	9,971,400	8,116,542	40,408,660	4,738,928	3,918,009	102,691,828	4,845,627
1887	85	278,415	102,180,935	38,644	41,712,905	11,379,789	2,879,706	44,018,410	4,606,113	3,299,989	107,896,912	5,668,853
1888	85	287,776	105,800,079	59,158	43,385,590	10,823,364	1,990,080	47,070,446	4,462,076	3,583,471	111,816,977	5,907,740
1889	86	294,866	110,370,962	76,442	44,967,086	10,975,620	1,554,170	51,494,085	4,233,861	3,463,513	116,643,875	6,196,471
1890	86	305,951	116,406,675	89,701	46,890,898	12,360,754	902,880	53,837,120	3,837,035	3,504,206	123,432,832	6,936,456
1891	87	317,925	122,582,159	110,368	49,440,463	13,182,696	857,375	59,711,946	3,462,679	3,635,964	130,241,025	7,549,499
1892	87	331,061	130,686,729	104,439	51,891,396	12,250,486	726,400	66,035,570	3,340,847	4,415,273	138,659,913	7,868,744
1893	87	335,879	133,967,230	293,001	53,506,305	13,290,513	599,200	67,241,119	3,098,479	5,073,554	142,819,170	8,558,950
1894	89	337,254	136,928,858	149,975	55,296,854	11,619,481	727,951	69,897,647	3,064,263	5,414,600	146,020,795	9,944,962
1895	90	346,758	143,159,123	52,778	57,657,688	11,329,143	1,697,530	73,712,656	3,835,888	5,323,678	152,528,576	9,316,673
1896	89	356,445	148,159,123	61,789	60,083,074	12,243,500	2,261,243	76,629,218	2,730,276	5,176,328	159,428,194	9,367,889
1897	89	366,661	153,969,797	29,055	62,606,801	11,035,082	2,159,635	81,597,119	2,771,407	5,985,166	166,175,210	10,176,356
1898	89	375,810	163,482,498	48,052	64,898,216	10,187,011	2,308,285	86,046,509	2,921,517	7,564,066	173,925,546	10,396,015
1899	88	393,137	174,135,941	18,193	66,411,630	10,892,875	2,038,875	93,829,630	3,095,934	7,178,030	184,480,668	10,327,810
1900	89	401,342	183,781,942	29,707	67,705,498	10,492,076	1,268,200	103,990,316	3,290,656	7,577,487	194,324,227	10,512,578
1901	90	425,588	193,632,926	42,089	69,425,239	11,142,264	811,700	111,641,283	3,612,335	8,094,034	204,426,845	11,135,896
1902	90	444,407	203,629,929	24,626	70,204,439	12,101,975	339,700	119,403,094	3,934,279	8,909,430	214,892,897	11,348,046
1903	90	461,387	212,177,974	24,968	71,368,065	13,651,581	270,700	126,169,800	3,890,473	8,643,213	224,199,772	11,998,892
1904	90	474,648	220,597,198	45,385	72,626,355	12,867,933	371,700	134,136,131	3,705,564	9,446,371	233,056,934	12,410,431



REPORTS OF STATE BANKS.
SEPTEMBER 6, 1904.



THE CITY BANK, HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$1,022,327.53
Overdrafts,	1,213.49
Stocks and securities,	243,970.00
Furniture and fixtures,	15,000.00
Real estate,	3,200.00
Due from other banks, bankers, and trust companies,	7,150.06
Due from approved reserve agents,	58,069.68
United States and national bank notes,	29,618.00
Gold coin,	16,310.00
Silver coin,	3,319.00
Minor coin,	745.70
Checks and cash items,	9,703.76
Total assets,	\$1,410,627.22

LIABILITIES.

Capital stock,	\$440,000.00
Undivided profits, less current expenses and taxes paid,	78,726.05
Due to banks, bankers, and trust companies,	12,585.64
Dividends unpaid,	22.50
General deposits,	879,293.03
Total liabilities,	\$1,410,627.22

Past-due paper, \$41,700.17

Par value of stock, \$100; market value, \$87.

Rate per cent. of last dividend, and when paid, 1½ per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

*CHARLES T. WELLES, *President*.

EDW'D D. REDFIELD, *Cashier*.

DIRECTORS. — Charles A. Jewell, William B. Clark, Charles B. Whiting, Maro S. Chapman, Edward D. Robbins, Elizur S. Goodrich, Charles T. Welles, Sylvester C. Dunham, Arthur S. Hyde, John W. Morrell.

* Succeeded Oct. 7th by Maro S. Chapman.

CITY BANK, NEW HAVEN.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$755,381.80
Stocks and securities,	342,489.20
Banking house,	40,000.00
Due from other banks, bankers, and trust companies,	43,401.08
Due from approved reserve agents,	190,459.04
United States and national bank notes,	55,609.00
Gold coin,	26,100.00
Silver coin,	1,470.00
Minor coin,	1,024.46
Checks and cash items,	21,098.04
Checks for clearing house,	16,005.68
Total assets,	<u>\$1,493,038.30</u>

LIABILITIES.

Capital stock,	\$500,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	32,618.12
Due to banks, bankers, and trust companies,	35,529.25
Dividends unpaid,	854.00
General deposits,	824,036.93
Total liabilities,	<u>\$1,493,038.30</u>

Past-due paper, none.

Par value of stock, \$100; market value, \$140.

Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

GEORGE W. CURTIS, *President*.CHAS. E. CURTIS, *Vice-President*.SAMUEL LLOYD, *Cashier*.

DIRECTORS.—James D. Dewell, George W. Curtis, Charles B. Wooster, Elliott H. Morse, George J. Brush, Willis E. Miller, Cornelius S. Morehouse, Eli Whitney, George D. Watrous.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$572,610.44
Overdrafts,	8,421.39
Stocks and securities,	179,366.25
Banking house,	37,000.00
Other real estate,	616.99
Due from other banks, bankers, and trust companies,	24,394.71
Due from approved reserve agents,	34,742.90
United States and national bank notes,	11,925.00
Gold coin,	40,160.00
Silver coin,	433.00
Minor coin,	277.65
Checks and cash items,	8,109.18
Total assets,	<u>\$918,047.51</u>

LIABILITIES.

Capital stock,	\$150,000.00
Other undivided profits, less current expenses and taxes paid,	124,868.86
Due to banks, bankers, and trust companies,	5,738.19
Dividends unpaid,	80.10
General deposits,	637,360.36
Total liabilities,	<u>\$918,047.51</u>

Past-due paper, \$3,556.65
 Par value of stock, \$30; market value, \$54.
 Rate per cent. of last dividend, and when paid, 3 per cent, July 1, 1904.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

SAMUEL E. ELMORE, *President.*H. W. EERVING, *Cashier.*

DIRECTORS. — Samuel E. Elmore, M. W. Graves, S. B. Bosworth, L. R. Cheney, W. H. Watrous, A. F. Eggleston, A. D. Coffin, A. N. Williams, F. B. Allen.

THE MECHANICS BANK, NEW HAVEN.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$737,477.98
Overdrafts,	4.54
Stocks and securities,	58,515.00
Banking house,	25,000.00
Due from other banks, bankers, and trust companies,	26,832.37
Due from approved reserve agents,	64,841.99
United States and national bank notes,	28,148.00
Gold coin,	14,400.00
Silver coin,	3,915.00
Minor coin,	386.48
Checks and cash items,	3,009.17
Exchanges for clearing house,	32,756.85
Due from United States Treasurer,	1,500.00
Total assets,	<u>\$996,787.38</u>

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	40,000.00
Other undivided profits, less current expenses and taxes paid,	10,767.59
Due to banks, bankers, and trust companies,	5,797.78
Dividends unpaid,	1,284.30
General deposits,	638,937.71
Total liabilities,	<u>\$996,787.38</u>

Past-due paper, \$8,300.00
 Par value of stock, \$60; market value, \$63.
 Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1904.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

C. S. LEETE, *President.*W. H. DOUGLASS, *Vice-President.*S. FRED STRONG, *Cashier.*

DIRECTORS. — Charles S. Leete, Joel A. Sperry, Oliver S. White, Franklin H. Hart, Frank W. Benedict, William H. Douglass, Herman D. Clark, Dennis A. Blakeslee, John S. Cannon.

SAYBROOK BANK, ESSEX.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$93,542.75
Stocks and securities,	15,000.00
Banking house,	7,804.00
Other real estate,	500.00
Due from other banks, bankers, and trust companies,	10.00
Due from approved reserve agents,	4,012.61
United States and national bank notes,	3,008.00
Gold coin,	2,578.95
Silver coin,	2,358.90
Minor coin,	610.31
Checks and cash items,	744.07
Total assets,	<u>\$130,169.59</u>

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	7,000.00
Other undivided profits, less current expenses and taxes paid,	1,480.98
Due to banks, bankers, and trust companies,	1,700.81
Dividends unpaid,	1.66
General deposits,	69,986.14
Total liabilities,	<u>\$130,169.59</u>

Past-due paper, \$13,486.24

Par value of stock, \$50; market value, \$45.

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1903.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

D. W. SPENCER, *President*.

GEORGE I. STEVENS, *Vice-President*.

LOUIS P. PARKER, *Cashier*.

DIRECTORS. — D. W. Spencer, George I. Stevens, A. M. Wright, S. J. Tiley, C. G. Cheney, E. E. Dickinson, J. H. Day, H. B. Sisson, C. E. Chapman, L. P. Parker.

STATE BANK, HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$1,537,508.88
Overdrafts (secured),	2,401.91
Stocks and securities,	285,942.71
Banking house,	50,000.00
Due from other banks, bankers, and trust companies,	17,543.89
Due from approved reserve agents,	212,188.51
United States and national bank notes,	22,011.00
Gold coin and certificates,	39,300.00
Silver coin,	1,050.00
Minor coin,	90.46
Checks and cash items,	20,014.07
Total assets,	<u>\$2,188,051.43</u>

LIABILITIES.

Capital stock,	\$400,000.00
Other undivided profits, less current expenses and taxes paid,	274,388.79
Due to banks, bankers, and trust companies,	2,821.77
Dividends unpaid,	470.44
General deposits,	1,505,370.43
Reserved for taxes,	5,000.00
Total liabilities,	<u>\$2,188,051.43</u>

Past-due paper (secured), \$8,000.00

Par value of stock, \$100; market value, \$135.

Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

GEO. F. HILLS, *President*.

GEO. H. BURT, *Cashier*.

DIRECTORS. — Geo. F. Hills, A. E. Hart, E. Gay, E. G. Whittelsey, C. B. Ingraham, Geo. E. Taintor, C. H. Lawrence, P. Garvan, John R. Buck.

THE UNION BANK, NEW LONDON.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$478,639.20
Overdrafts,	360.76
Stocks and securities,	167,748.16
Banking house,	12,000.00
Other real estate,	5,831.15
Due from other banks, bankers, and trust companies,	24,729.15
Due from approved reserve agents,	165,044.78
United States and national bank notes,	25,120.00
Gold coin,	31,000.00
Silver coin,	5,582.30
Minor coin,	516.01
Checks and cash items,	15,501.74
Total assets,	<u>\$932,073.25</u>

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	50,000.00
Other undivided profits, less current expenses and taxes paid,	39,826.75
Due to banks, bankers, and trust companies,	11,477.96
Dividends unpaid,	255.00
General deposits,	529,013.54
Tax account,	1,500.00
Total liabilities,	<u>\$932,073.25</u>

Past-due paper, \$5,760.16

Par value of stock, \$100; market value, \$105.

Rate per cent. of last dividend, and when paid, $2\frac{1}{2}$ per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

GEO. F. TINKER, *President*.

WM. B. COIT, *Vice-President*.

J. L. CHEW, *Cashier*.

DIRECTORS. — W. H. Chapman, Geo. F. Tinker, Arnold Rudd, J. Lawrence Chew, W. B. Coit, Frank B. Brandegee, Charles H. Klinck, Aug. C. Tyler, Walter C. Noyes, Edw. T. Brown, Walter R. Perry, C. Barry, Jr., Alfred Coit.

UNITED STATES BANK, HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$836,710.89
Overdrafts,	4,071.99
Stocks and securities,	1,272,639.00
Due from other banks, bankers, and trust companies,	5,353.87
Due from approved reserve agents,	272,127.38
United States and national bank notes,	65,990.00
Gold coin,	32,135.00
Silver coin,	2,000.00
Minor coin,	231.04
Checks and cash items,	5,442.67
Total assets,	\$2,496,701.84

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	250,000.00
Other undivided profits, less current expenses and taxes paid,	53,195.18
Due to banks, bankers, and trust companies,	6,143.97
General deposits,	2,088,362.69
Total liabilities,	\$2,496,701.84

Past-due paper, \$9,025.00

Par value of stock, \$100; market value, \$385.

Rate per cent. of last dividend, and when paid, 5 per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

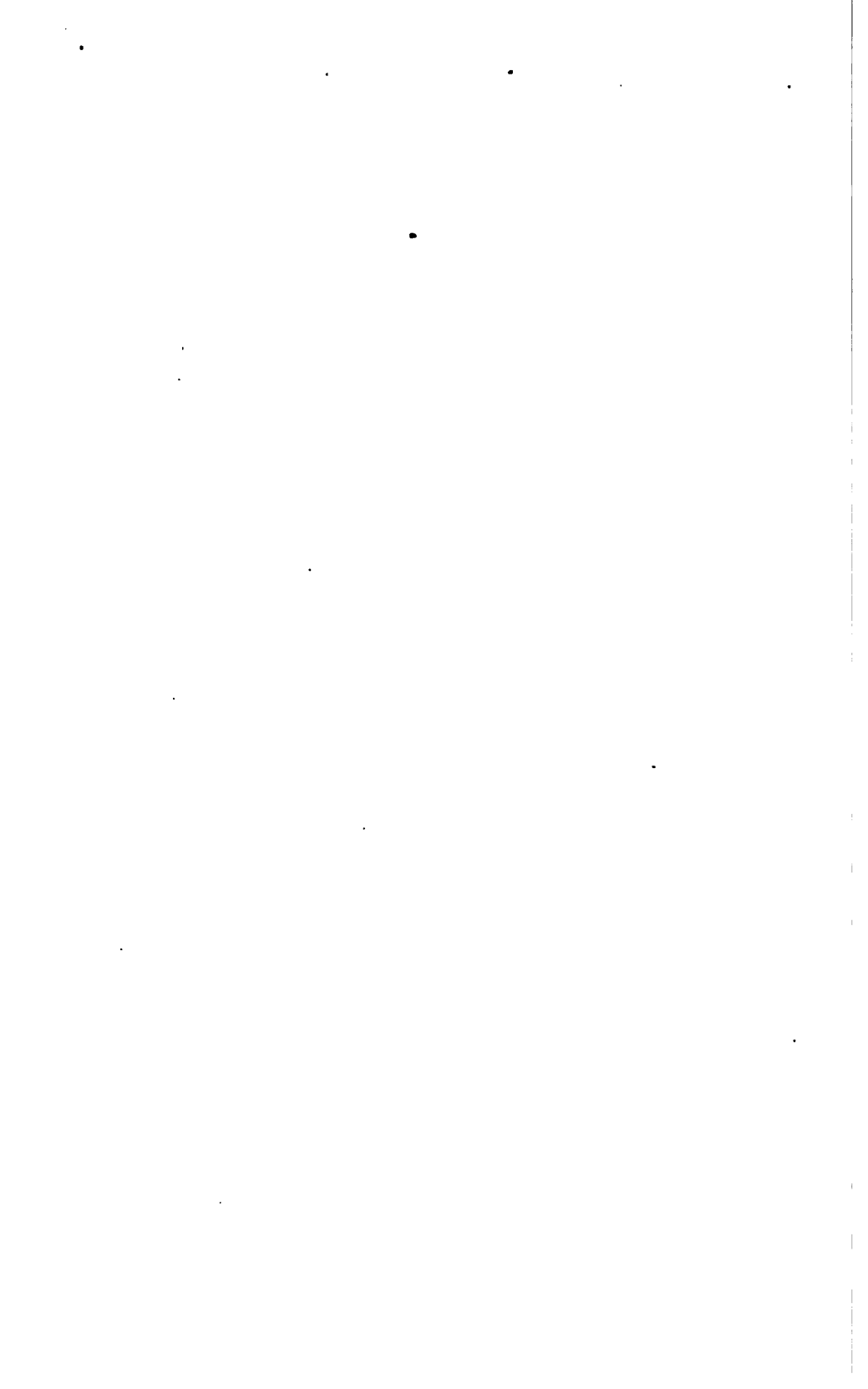
H. L. BUNCE, *President*.

F. G. SEXTON, *Cashier*.

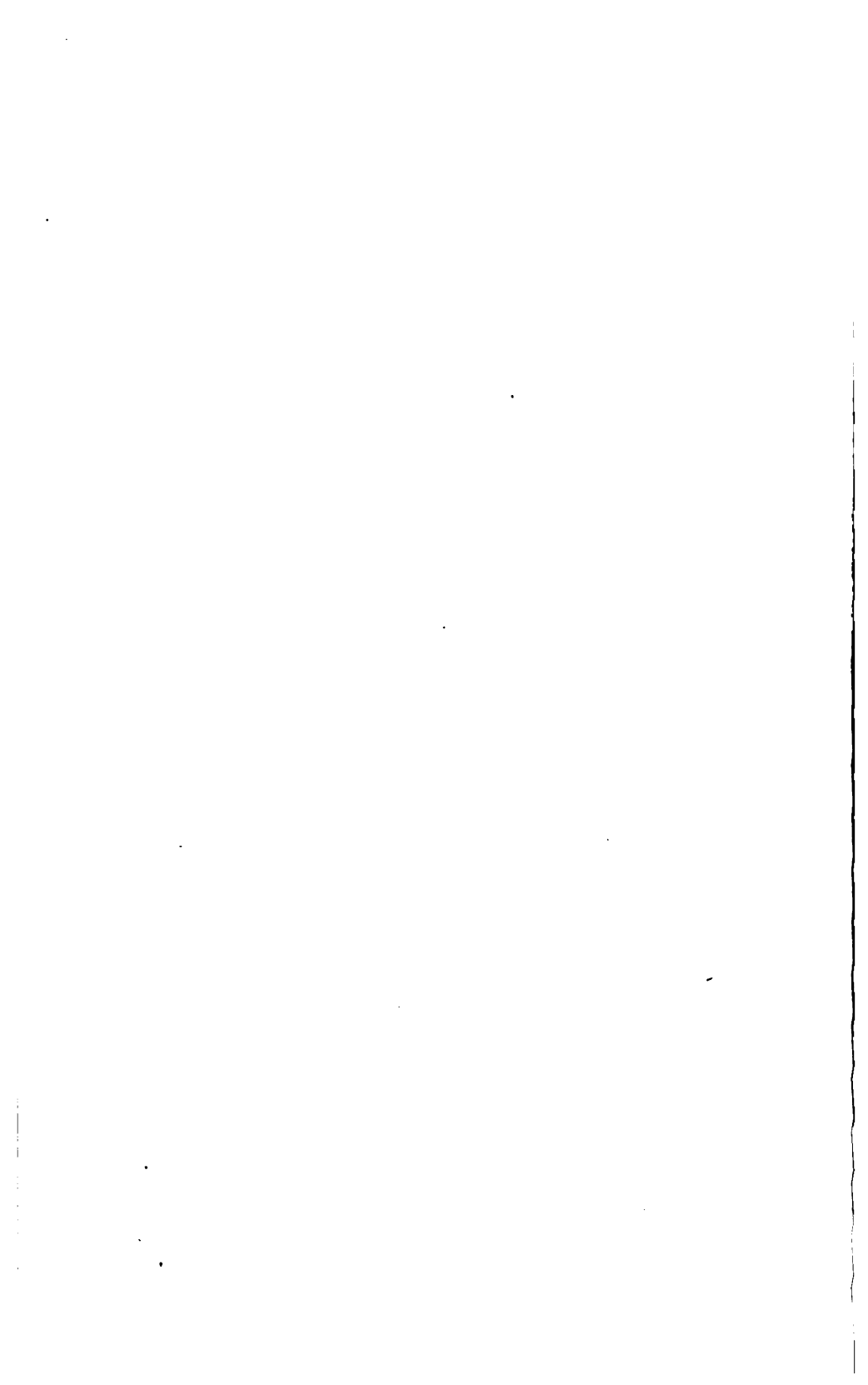
DIRECTORS. — M. G. Bulkeley, S. G. Dunham, J. R. Hills, Atwood Collins, J. O. Enders, W. E. A. Bulkeley, M. B. Brainard, D. N. Barney, H. L. Bunce.

**ABSTRACT OF REPORTS OF CONDITION OF THE EIGHT STATE BANKS IN CONNECTICUT ON
NOVEMBER 17, 1903, JANUARY 22, MARCH 28, JUNE 9, AND SEPTEMBER 6, 1904.**

ASSETS.	Nov. 17, 1903.	Jan. 22, 1904.	March 28, 1904.	June 9, 1904.	Sept. 6, 1904.
Loans and Discounts,	\$5,877,235.68	\$5,890,498.80	\$6,081,481.95	\$6,079,880.80	\$6,084,199.47
Overdrafts,	11,976.56	8,737.84	86,717.64	86,290.07	16,474.08
United States Bonds,	0.00	0.00	0.00	0.00	0.00
Stocks and Securities,	2,421,109.89	2,492,998.87	2,517,042.17	2,516,404.69	2,565,870.82
Banking Houses, Furniture and Fixtures,	194,804.00	192,804.00	192,804.00	192,804.00	186,804.00
Real Estate,	10,626.50	10,126.08	10,119.88	10,103.89	10,148.14
Due from other Banks and Bankers,	121,881.18	137,274.17	202,786.26	112,641.86	149,415.13
Due from Approved Reserve Agents,	992,784.71	1,800,825.80	1,090,461.61	1,173,757.07	1,001,486.89
Specie and Currency,	557,684.48	565,602.84	472,688.06	527,495.01	467,418.26
Checks and Cash Items,	101,632.94	88,650.85	114,738.25	80,819.95	133,885.23
Other Assets,	1,500.00	0.00	1,620.00	0.00	0.00
Totals,	\$10,297,635.84	\$11,186,898.45	\$10,668,909.82	\$10,729,196.54	\$10,565,496.52
LIABILITIES.					
Capital Stock,	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00
Surplus,	445,000.00	446,000.00	446,000.00	446,000.00	447,000.00
Undivided Profits,	619,012.50	570,609.02	597,781.41	617,006.03	614,872.82
Due to Banks and Bankers,	92,531.04	158,845.07	148,318.23	148,409.79	81,795.87
Dividends Unpaid,	2,167.90	7,892.80	2,675.00	2,898.60	2,968.00
Deposits,	6,898,984.40	7,753,622.68	7,284,184.68	7,270,882.12	7,172,860.88
Other Liabilities,	5,000.00	10,922.49	5,000.00	5,000.00	6,500.00
Totals,	\$10,297,635.84	\$11,186,898.45	\$10,668,909.82	\$10,729,196.54	\$10,565,496.52



REPORTS OF TRUST COMPANIES.
SEPTEMBER 6, 1904.



THE BRIDGEPORT TRUST COMPANY.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$258,345.62
Overdrafts,	514.48
United States bonds,	1,050.00
Stocks and securities,	613,167.16
Vault, furniture, and fixtures,	32,000.00
Other real estate,	37,288.15
Due from other banks, bankers, and trust companies,	149,275.47
Due from approved reserve agents,	114,601.44
United States and national bank notes,	46,445.00
Gold coin,	705.00
Silver and minor coin,	2,075.53
Checks and cash items,	1,417.19
Cash advanced on estates,	241.96
Total assets,	\$1,257,127.00

LIABILITIES.

Capital stock,	\$139,600.00
Surplus fund,	40,740.00
Other undivided profits, less current expenses and taxes paid,	6,007.74
Due to banks, bankers, and trust companies,	11,334.62
General deposits,	905,351.42
Deposits in savings department,	149,201.44
Special account,	4,891.78
Total liabilities,	\$1,257,127.00

Past-due paper, \$1,238.50

Par value of stock, \$100; market value, no sales except increase of capital stock, which sells for \$165, of which \$65 per share is credited to surplus account.

Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

F. W. MARSH, *President.*ORANGE MERWIN, *Vice-President.*E. H. JUDSON, *Treasurer.*

DIRECTORS. — F. W. Marsh, Orange Merwin, E. H. Judson, Egbert Marsh, D. Fairchild Wheeler.

THE CANTON TRUST COMPANY, COLLINSVILLE.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$95,008.79
Overdrafts,	4,709.45
Stocks and securities,	16,233.26
Premium account,	729.98
Furniture, fixtures, and banking house,	15,000.00
Other real estate,	3,734.38
Due from other banks, bankers, and trust companies,	1,943.96
Due from approved reserve agents,	18,732.61
United States and national bank notes,	11,850.00
Gold coin,	292.50
Silver and minor coin,	1,078.50
Checks and cash items,	15.00
Due from trust accounts,	1,496.77
Total assets,	\$170,825.20

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	3,500.00
Other undivided profits, less current expenses and taxes paid,	2,685.70
Due to banks, bankers, and trust companies,	1,325.49
General deposits,	133,360.88
Due trust accounts,	4,953.13
Total liabilities,	\$170,825.20

Past-due paper, \$691.32
 Par value of stock, \$100; market value, —.
 Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1904.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

J. H. BIDWELL, *President.*BENJ. F. CASE, *Vice-President.*M. J. MCFARLAND, *Treasurer.*

DIRECTORS. — J. H. Bidwell, Benj. F. Case, J. D. Andrews, M. J. McFarland, Isaac Barnes, C. T. Georgia, O. R. Beckwith.

THE COLONIAL TRUST COMPANY, WATERBURY.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$1,332,195.50
Overdrafts,	137.52
Stocks and securities,	688,000.00
Premium account,	617.67
Furniture and fixtures,	12,000.00
Banking house,	117,000.00
Due from other banks, bankers, and trust companies,	135,766.91
Due from approved reserve agents,	143,846.79
United States and national bank notes,	52,593.00
Gold coin,	10,740.00
Silver coin,	10,146.10
Minor coin,	280.28
Checks and cash items,	9,546.12
Total assets,	\$2,512,869.89

LIABILITIES.

Capital stock,	\$400,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	31,822.57
Due to banks, bankers, and trust companies,	72,311.81
General deposits,	1,908,735.51
Total liabilities,	\$2,512,869.89

Past-due paper, \$300, secured by collateral.

Par value of stock, \$100; market value, \$125.

Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

D. S. PLUME, *President*. J. H. WHITTEMORE, G. M. WOODRUFF, *Vice-Presidents*.
LOUIS N. VANKEUREN, *Treasurer*.

DIRECTORS. — D. S. Plume, J. H. Whittemore, G. M. Woodruff, Franklin Farrel, C. F. Brooker, A. M. Young, C. P. Goss, E. L. Frisbie, Jr., Geo. E. Terry, J. P. Elton, Wm. E. Fulton.

COLUMBIA TRUST COMPANY, MIDDLETOWN.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$135,280.39
Overdrafts,	1,584.57
Stocks and securities,	160,107.15
Furniture and fixtures,	4,000.00
Other real estate,	49,021.39
Due from other banks, bankers, and trust companies,	11,799.04
Due from approved reserve agents,	44,865.98
United States and national bank notes,	9,649.00
Gold coin,	10,017.00
Silver coin,	585.95
Minor coin,	360.73
Checks and cash items,	2,759.56
Total assets,	<u>\$430,030.76</u>

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	17,191.22
General deposits,	184,699.27
Deposits in savings department,	178,140.27
Total liabilities,	<u>\$430,030.76</u>

Past-due paper, \$2,840.00

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, 3 per cent., May 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

E. H. BURR, *President*.

O. E. STODDARD, *Vice-President*.

C. B. LEACH, *Treasurer*.

DIRECTORS. — O. E. Stoddard, G. T. Meech, H. R. Butler, D. W. Chase, J. T. Elliott, C. E. Stanley, H. C. Whittlesey, Chas. Reynolds, C. B. Leach, E. H. Burr.

CONNECTICUT TRUST & SAFE DEPOSIT CO., HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$1,434,306.80
Overdrafts,	19,306.40
Railroad bonds,	801,000.00
Other bonds,	260,390.00
Due from other banks, bankers, and trust companies,	243,859.83
Due from approved reserve agents,	406,521.69
United States and national bank notes,	115,238.00
Gold coin,	62,400.00
Silver coin,	2,300.00
Minor coin,	62.94
Checks and cash items,	36,475.76
Total assets,	<u>\$3,381,861.42</u>

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	300,000.00
Other undivided profits, less current expenses and taxes paid,	86,141.09
Due to banks, bankers, and trust companies,	27,748.04
General deposits,	2,667,972.29
Total liabilities,	<u>\$3,381,861.42</u>

Past-due paper, \$1,915.00

Par value of stock, \$100; market value, \$205.

Rate per cent. of last dividend, and when paid, 5 per cent., June 30, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

MEIGS H. WHAPLES, *President.*

JOHN P. WHEELER, *Treasurer.*

JACOB L. GREENE, *Vice-President.*

HOSMER C. REDFIELD, *Ass't Treas.*

HENRY S. ROBINSON, *Secretary.*

DIRECTORS. — George L. Chase, Charles H. Smith, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, Meigs H. Whaples, John P. Wheeler, Henry S. Robinson.

THE FIDELITY COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$153,368.39
Overdrafts,	8,270.27
Stocks and securities,	81,916.62
Due from other banks, bankers, and trust companies,	4,768.28
Due from approved reserve agents,	17,244.54
United States and national bank notes,	6,717.00
Gold coin,	575.00
Silver coin,	56.70
Minor coin,	6.30
Checks and cash items,	145.00
Total assets,	\$273,068.10

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	25,000.00
Other undivided profits, less current expenses and taxes paid,	9,653.58
General deposits,	188,164.52
Reserve for taxes,	250.00
Total liabilities,	\$273,068.10

Past-due paper, none without collateral.

Par value of stock, \$100; market value, \$125.

Rate per cent. of last dividend, and when paid, 3½ per cent., July, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

J. M. HOLCOMBE, *President*.CHARLES P. COOLEY, *Treasurer*.LOOMIS A. NEWTON, *Secretary*.

DIRECTORS. — Francis B. Cooley, Drayton Hillyer, Wm. C. Skinner, Chas. E. Gross, Geo. H. Day, Robert Cheney, John M. Holcombe, R. W. Huntington, Jr., R. M. Bissell, Chas. P. Cooley.

THE FIDELITY TITLE AND TRUST COMPANY, STAMFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$34,559.49
Stocks and securities,	92,041.25
Furniture and fixtures,	8,196.60
Due from other banks, bankers, and trust companies,	12,205.00
Due from approved reserve agents,	15,599.76
United States and national bank notes,	10,983.00
Gold coin,	180.00
Silver coin,	429.50
Minor coin,	38.54
Checks and cash items,	165.28
Total assets,	\$174,398.42

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	7,632.63
Other undivided profits, less current expenses and taxes paid,	182.40
Due to banks, bankers, and trust companies,	2,120.83
General deposits,	20,997.45
Deposits in savings department,	43,465.11
Total liabilities,	\$174,398.42

Past-due paper, none.

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, none paid.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? No.

ROBERT A. FOSDICK, *President*.A. LELAND BROWN, *Treasurer*.

DIRECTORS. — Louis J. Curtis, Chas. I. Dayton, Robert A. Fosdick, Richard H. Gillispie, Amos J. Givens, Wilbur E. Scofield, Stephen Smith, Geo. H. Soule, Warren H. Taylor.

THE GREENWICH TRUST, LOAN & DEPOSIT COMPANY.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$707,410.27
Overdrafts, secured and unsecured,	5,673.93
Stocks and securities,	291,970.00
Banking house,	23,000.00
Due from other banks, bankers, and trust companies,	2,090.59
Due from approved reserve agents,	169,020.67
United States and national bank notes,	22,085.00
Gold coin,	16,045.00
Silver coin,	985.00
Minor coin,	85.28
Checks and cash items,	17,405.54
Advances to trust estates,	2,213.38
Total assets,	<u>\$1,257,984.64</u>

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	95,850.63
Due to banks, bankers, and trust companies,	4,788.27
General deposits,	447,922.91
Deposits in savings department,	655,422.83
Accrued interest,	4,000.00
Total liabilities,	<u>\$1,257,984.64</u>

Past-due paper, —.

Par value of stock, \$50; market value, —.

Rate per cent. of last dividend, and when paid, 4 per cent., July 15, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

R. JAY WALSH, *President*.ALFRED A. RUNDLE, *Treasurer*.

DIRECTORS. — R. Jay Walsh, Seaman Mead, John F. Close, S. E. Mills,
W. S. Mead, W. F. H. Lockwood, E. L. Scofield, Webster Haight, John Lyon.

THE HARTFORD TRUST COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$1,678,508.05
Overdrafts,	2,046.91
Stocks and securities,	291,722.32
Banking house,	250,000.00
Due from other banks, bankers, and trust companies,	20,437.89
Due from approved reserve agents,	174,569.43
United States and national bank notes,	72,104.00
Gold coin,	9,775.00
Silver coin,	693.85
Minor coin,	217.16
Checks and cash items,	31,224.35
Total assets,	<u>\$2,531,298.96</u>

LIABILITIES.

Capital stock,	\$300,000.00
Other undivided profits, less current expenses and taxes paid,	252,298.54
Due to banks, bankers, and trust companies,	6,091.24
General deposits,	1,972,909.18
Total liabilities,	<u>\$2,531,298.96</u>

Past-due paper, \$450.00

Par value of stock, \$100; market value, \$175.

Rate per cent. of last dividend, and when paid, 4 per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

RALPH W. CUTLER, *President.*

CHAS. M. JOSLYN, *Vice-President.*

FRANK C. SUMNER, *Treasurer.*

DIRECTORS. — Charles M. Joslyn, Theodore Lyman, Ralph W. Cutler, Pliny Jewell, Henry Roberts, C. E. Billings, Henry P. Stearns, W. Bradford Scott, W. E. A. Bulkeley, Edward Milligan.

THE HOME TRUST COMPANY, DERBY.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$204,634.63
Stocks and securities,	265,245.99
Banking house,	23,000.00
Other real estate,	7,551.62
Due from other banks, bankers, and trust companies,	24,327.89
United States and national bank notes,	1,595.00
Gold coin,	70.00
Silver coin,	154.80
Minor coin,	8.26
Checks and cash items,	5,564.91
Current account receivable,	10,672.75
Total assets,	<u>\$542,825.85</u>

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	11,646.65
Deposits in savings department,	445,249.17
Trust estates,	20,260.07
Current account payable,	5,669.96
Total liabilities,	<u>\$542,825.85</u>

Past-due paper, \$479.03

Par value of stock, \$100; market value, \$120.

Rate per cent. of last dividend, and when paid. 3 per cent., April 15, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

CHAS. E. CLARK, *President*.

DANIEL S. BRINSMADE, *Vice-President*.

CHAS. N. DOWNS, *Treasurer*.

DIRECTORS. — C. N. Downs, W. S. Downs, J. G. Day, D. S. Brinsmade, H. F. Wanning, E. B. Gager, D. A. Nichols.

THE MERIDEN TRUST & SAFE DEPOSIT COMPANY.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$39,837.50
Stocks and securities,	13,080.00
Due from other banks, bankers, and trust companies,	5,856.11
Due from trust funds,	95.01
Total assets,	<u>\$58,868.62</u>

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	3,168.50
Due to trust funds,	5,700.12
Total liabilities,	<u>\$58,868.62</u>

Past-due paper, none.

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

WALTER HUBBARD, *President*.CHAS. L. ROCKWELL, *Treasurer*.

DIRECTORS. — Walter Hubbard, N. L. Bradley, John L. Billard, Chas. F. Linsley, Geo. M. Curtis, C. L. Rockwell.

THE NEW HAVEN TRUST COMPANY, NEW HAVEN.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$174,901.50
Overdrafts,	2.77
Stocks and securities,	151,872.75
Due from other banks, bankers, and trust companies,	24,430.13
Due from approved reserve agents,	25,658.28
United States and national bank notes,	9,782.00
Gold coin,	950.00
Silver coin,	397.75
Minor coin,	80.52
Checks and cash items,	246.55
Total assets,	<u>\$388,322.25</u>

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	5,017.15
General deposits,	273,305.10
Total liabilities,	<u>\$388,322.25</u>

Past-due paper, —.

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, 2 per cent., January, 1902.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

THOMAS HOOKER, *President*.W. PERRY CURTISS, *Vice-Pres. and Treas.*AMOS F. BARNES, *Sec'y and Ass't Treas.*

DIRECTORS. — Pierce N. Welch, Henry F. English, Thomas Hooker, Max Adler, Joseph Porter, Morris F. Tyler, Samuel E. Merwin, Eli Whitney, Benjamin R. English, Henry C. White, Edw. A. Bowers, James D. Dewell, Elliott H. Morse, Amos F. Barnes, W. Perry Curtiss.

THE SECURITY COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$404,139.57
Overdrafts,	2,711.56
Stocks and securities,	286,655.60
Other real estate,	7,864.69
Due from other banks, bankers, and trust companies,	64,273.94
Due from approved reserve agents,	96,853.06
United states and national bank notes,	14,686.00
Gold coin,	20,972.50
Silver coin,	529.75
Minor coin,	1.66
Checks and cash items,	4,705.22
Due from trust accounts,	12,924.25
Total assets,	\$916,317.80

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	18,392.21
Due to banks, bankers, and trust companies,	6,800.52
General deposits,	474,363.57
Trust deposits,	116,761.50
Total liabilities,	\$916,317.80

Past-due paper, —.

Par value of stock, \$100; market value, \$130.

Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

ATWOOD COLLINS, *President.*CHAS. EDW. PRIOR, *Treasurer.*CHAS. EDW. PRIOR, JR., *Ass't Treasurer.*

DIRECTORS. — Carlos C. Kimball, Gurdon W. Russell, George G. Sill, Frederick R. Foster, Samuel G. Dunham, John G. Root, Nathaniel Shipman, Atwood Collins, Rienzi B. Parker, D. Newton Barney, Chas. Edw. Prior, Lyman B. Brainerd, Sidney W. Crofut, Martin C. Hillery.

THE SOUTH NORWALK TRUST COMPANY.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$391,086.04
Overdrafts,	260.39
Stocks and securities,	126,140.25
Furniture and fixtures,	3,000.00
Banking house,	22,400.00
Due from other banks, bankers, and trust companies,	8,986.51
Due from approved reserve agents,	39,160.45
United States and national bank notes,	20,913.00
Gold coin,	1,388.00
Silver coin,	1,200.00
Minor coin,	263.80
Checks and cash items,	2,000.75
Total assets,	\$616,799.19

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	4,000.00
Other undivided profits, less current expenses and taxes paid,	12,195.21
Due to banks, bankers, and trust companies,	4,208.74
General deposits,	121,715.71
Deposits in savings department,	401,703.48
Trust funds,	22,976.05
Total liabilities,	\$616,799.19

Past-due paper, \$150.00
 Par value of stock, \$50; market value, \$50.
 Rate per cent. of last dividend, and when paid, no dividend paid.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

RICHARD H. GOLDEN, *President.*EDWIN O. KEELER, *Vice-President.*CHAS. E. HOYT, *Treasurer.*

DIRECTORS. — R. H. Golden, Nelson Taylor, Franklin A. Smith, Thos. I. Raymond, C. E. Seymour, J. R. Taylor, C. E. Hoyt, E. O. Keeler, A. B. Woodward.

THE SOUTHPORT TRUST COMPANY.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.	
Loans and discounts,	\$23,307.25
Stocks and securities,	50,910.00
Furniture and fixtures,	187.30
Banking house,	6,000.00
Due from other banks, bankers, and trust companies,	3,084.41
Due from approved reserve agents,	8,753.12
United States and national bank notes,	8,534.00
Gold coin,	215.00
Silver coin,	1,335.60
Minor coin,	405.44
Checks and cash items,	584.55
Expenses of organization and equipment,	654.71

Total assets,	\$103,971.38
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LIABILITIES.	
Capital stock,	\$25,000.00
Other undivided profits, less current expenses and taxes paid,	1,052.53
Due to banks, bankers, and trust companies,	1,142.00
General deposits,	76,771.60
Treasurer checks,	5.25

Total liabilities,	\$103,971.38
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Past-due paper, none.

Par value of stock, \$100; market value, no sales.

Rate per cent. of last dividend, and when paid, none.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

A. O. JENNINGS, *President*. W. H. PERRY, O. G. JENNINGS, *Vice-Presidents*.
 R. G. DEMAREST, *Treasurer*.

DIRECTORS. — John H. Perry, Oliver G. Jennings, Edward T. Bedford, Chas. M. Gilman, Joseph L. Hetzel, Winthrop H. Perry, Chas. M. Taintor, Elmore S. Banks, Arthur O. Jennings.

THE STAMFORD TRUST COMPANY, STAMFORD.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$1,543,759.94
Overdrafts,	400.30
Stocks and securities,	748,318.09
Real estate,	25,787.41
Due from other banks, bankers, and trust companies,	28,979.45
Due from approved reserve agents,	138,955.80
United States and national bank notes,	51,557.00
Gold coin,	964.24
Silver coin,	1,047.55
Minor coin,	1,945.60
Checks and cash items,	13,258.25
Total assets,	\$2,554,973.63

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	\$100,000.00
Other undivided profits, less current expenses and taxes paid,	53,546.05
Due to banks, bankers, and trust companies,	19,175.00
Dividends unpaid,	81.00
General deposits,	316,086.13
Deposits in savings department,	1,661,503.35
Trust funds,	203,762.18
Treasurer's checks,	819.92
Total liabilities,	\$2,554,973.63

Past-due paper, \$797.00

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

JOHN A. BROWN, *President.*

WALTON FERGUSON, *Vice-President.*

W. D. DASKAM, *Treasurer.*

DIRECTORS. — John A. Brown, Walton Ferguson, Albert J. Hatch, Samuel Fessenden, Wm. H. Judd, Henry K. McHarg, Chas. H. Lounsbury, Schuyler Merritt, Wm. W. Skiddy.

THE THAMES LOAN & TRUST COMPANY, NORWICH.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$282,250.71
Overdrafts,	53.08
Stocks and securities,	39,905.00
Premium account,	3,035.00
Furniture and fixtures,	1,900.00
Banking house,	10,000.00
Due from other banks, bankers, and trust companies,	12,147.59
Due from approved reserve agents,	13,236.13
United States and national bank notes,	6,147.00
Gold coin,	3,700.00
Silver coin,	1,300.00
Minor coin,	140.59
Checks and cash items,	6,410.43
Total assets,	\$380,225.53

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	50,000.00
Other undivided profits, less current expenses and taxes paid,	8,173.16
Due to banks, bankers, and trust companies,	3,276.53
Dividends unpaid,	200.00
General deposits,	123,826.14
Deposits in savings department,	94,749.70
Total liabilities,	\$380,225.53

Past-due paper, —.

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, 2 per cent., July 15, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

F. S. JEROME, *President*.R. W. PERKINS, *Treasurer*.

DIRECTORS. — J. Hunt Smith, F. S. Jerome, R. W. Perkins, M. E. Lincoln, J. L. Mitchell, Ira L. Peck, E. H. Knowles, F. W. Browning, A. L. Potter, H. H. Gallup, Angus Park, Nelson J. Ayling.

THOMPSONVILLE TRUST COMPANY, THOMPSONVILLE.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$107,218.92
Stocks and securities,	8,846.25
Banking house,	4,000.00
Other real estate,	1,100.00
Due from other banks, bankers, and trust companies,	20,227.44
Due from approved reserve agents,	27,029.71
United States and national bank notes,	7,431.00
Gold coin,	3,380.03
Silver coin,	2,051.00
Minor coin,	100.58
Total assets,	<u>\$181,384.90</u>

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	27,656.84
Other undivided profits, less current expenses and taxes paid,	909.39
Due to banks, bankers, and trust companies,	1,571.19
Dividends unpaid,	163.50
General deposits,	126,083.98
Total liabilities,	<u>\$181,384.90</u>

Past-due paper, \$5,415.00
 Par value of stock, \$25; market value, \$35.
 Rate per cent. of last dividend, and when paid, 3 per cent., April 1, 1904.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

LYMAN A. UPSON, *President.*TUDOR GOWDY, *Vice-President.*WILLIS GOWDY, *Cashier and Treasurer.*

DIRECTORS. — L. A. Upson, Willis Gowdy, Tudor Gowdy, G. A. Douglass, Robert Gowdy.

THE UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, SEPTEMBER 6, 1904.

ASSETS.

Loans and discounts,	\$377,003.47
Stocks and securities,	248,646.21
Banking house,	2,000.00
Due from other banks, bankers, and trust companies,	17,787.44
Due from approved reserve agents,	84,277.71
United States and national bank notes,	48,185.00
Gold coin,	6,130.00
Silver coin,	926.25
Minor coin,	116.54
Checks and cash items,	14,080.82
Total assets,	\$799,153.44

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	65,000.00
Other undivided profits, less current expenses and taxes paid,	79,083.72
Due to banks, bankers, and trust companies,	4,075.33
General deposits,	540,994.39
Contingent fund,	10,000.00
Total liabilities,	\$799,153.44

Past-due paper, \$6,301.01

Par value of stock, \$100; market value, none on market.

Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1904.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

HENRY L. HOTCHKISS, *President.*

LOUIS H. BRISTOL, *Vice-President.*

EUGENE S. BRISTOL, *Treasurer.*

DIRECTORS. — Louis H. Bristol, Henry L. Hotchkiss, Eugene S. Bristol, Ezekiel G. Stoddard, H. Stuart Hotchkiss, Henry H. Townshend.

**ABSTRACT OF REPORTS OF CONDITION OF THE NINETEEN TRUST COMPANIES IN CONNECTICUT
ON NOVEMBER 17, 1903, JANUARY 22, MARCH 28, JUNE 9, AND SEPTEMBER 6, 1904.**

ASSETS.		Nov. 17, 1903.	Jan. 22, 1904.	March 28, 1904.	June 9, 1904.	Sept. 6, 1904.
Loans and Discounts,	.	\$9,143,959.62	\$8,865,960.84	\$9,530,188.30	\$9,636,945.82	\$9,377,122.88
Overdrafts,	.	61,534.41	48,585.82	61,141.16	28,909.18	45,671.68
United States Bonds,	.	4,502,180.21	4,464,507.64	4,608,887.61	4,711,721.26	5,240,560.55
Stocks and Securities,	.	628,102.57	539,171.44	538,657.08	538,795.18	533,683.90
Banking Houses, Furniture, and Fixtures,	.	131,261.84	134,933.48	133,855.12	125,742.11	132,847.64
Real Estate,	.	512,790.47	684,452.26	690,386.80	1,101,449.04	792,247.88
Due from Banks and Bankers,	.	1,044,030.75	1,537,050.17	1,429,132.41	1,651,689.26	1,538,927.17
Due from Approved Reserve Agents,	.	718,471.04	709,671.00	628,498.75	787,460.00	696,401.27
Specie and Currency,	.	117,118.57	54,060.40	118,654.60	108,327.35	146,005.28
Checks and Cash Items,	.	29,660.88	29,075.82	33,383.84	28,979.87	28,298.88
Other Assets,	.					
Totals,		\$16,789,110.36	\$17,057,468.67	\$17,765,655.62	\$18,715,019.07	\$18,532,806.98
LIABILITIES.						
Capital Stock,	.	\$2,314,600.00	\$2,314,600.00	\$2,314,600.00	\$2,314,600.00	\$2,314,600.00
Surplus,	.	856,848.41	845,981.88	845,986.88	841,184.72	848,529.47
Undivided Profits,	.	639,257.46	670,008.88	685,978.25	682,822.81	695,018.04
Due to Banks and Bankers,	.	187,908.97	197,449.01	211,083.47	176,653.42	165,989.61
Dividends unpaid,	.	693.25	211.25	125.25	601.50	444.50
General Deposits,	.	8,885,017.84	9,061,915.15	9,606,390.88	10,720,174.79	10,484,085.23
Savings Deposits,	.	8,345,247.95	8,382,792.51	8,425,874.28	8,566,198.03	8,629,435.85
Other Liabilities,	.	560,086.94	584,514.99	705,897.21	412,808.80	399,224.79
Totals,		\$16,789,110.36	\$17,057,468.67	\$17,765,655.62	\$18,715,019.07	\$18,532,806.98

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Checks &
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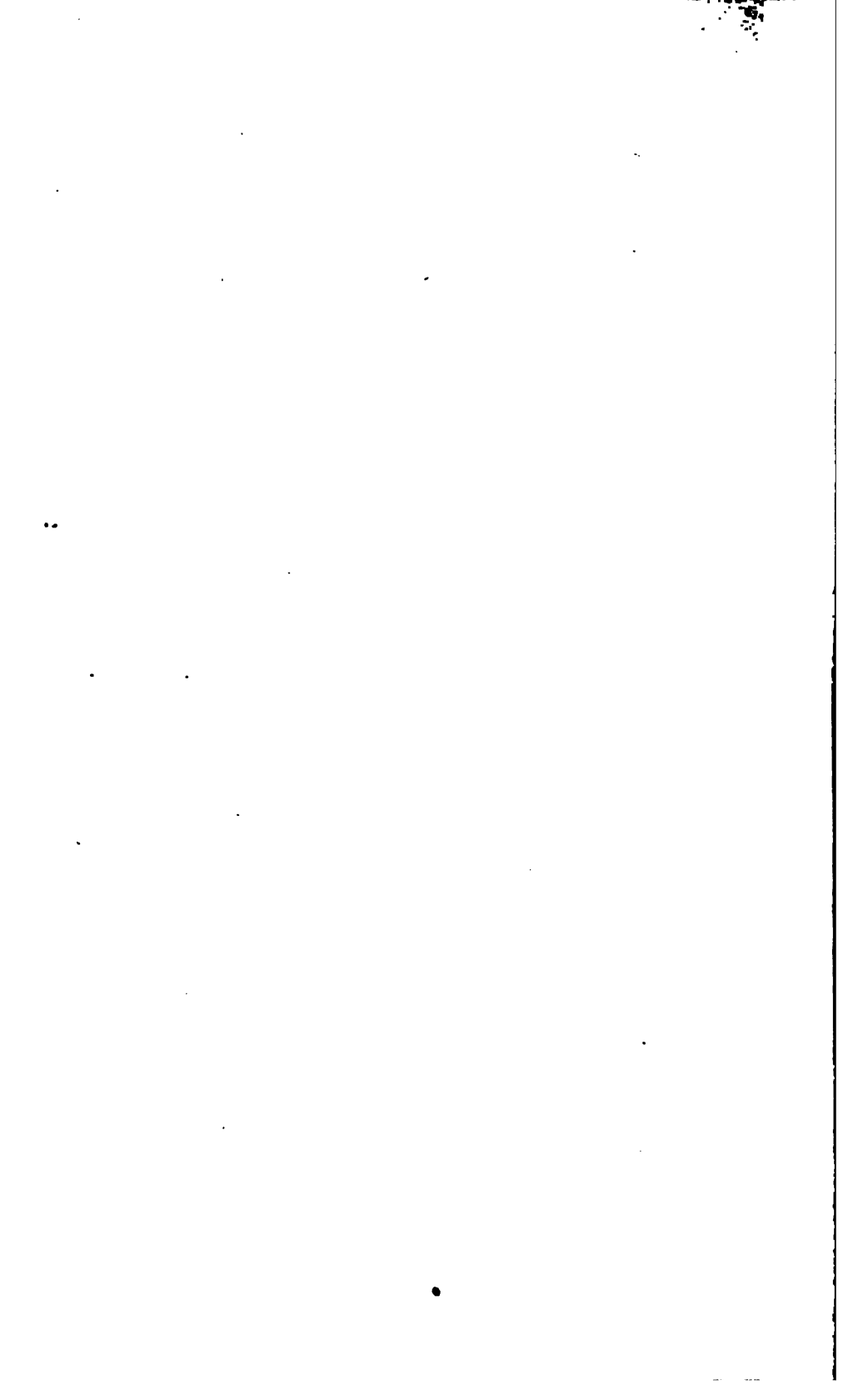
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LAWS

RELATING TO

BANKS, SAVINGS BANKS,

AND

TRUST COMPANIES.

GENERAL STATUTES.

REVISION OF 1902.

Construction of Statutes.

§ 1. Construction of statutes; words and phrases.

In the construction¹ of all statutes of this state, words and phrases shall be construed according to the commonly approved usage of the language;² and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the general assembly.

The term "banks" shall include all incorporated banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

The term "public buildings" shall include a statehouse, courthouse, countyhouse, townhouse, arsenal, magazine, prison, jail, workhouse, poorhouse, market, or other building belonging to this state, or to any county, town, city, or borough in this state, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

Words importing the singular number may extend and be applied to several persons or things,³ and words importing the plural number may include the singular.

§ 1. (1) The history and progress of laws furnish a legitimate and useful aid in their construction. 20 C. 518; (2) 61 C. 12, 68 C. 388; (3) 57 C. 57; (4) 57 C. 57; (5) 67 C. 289, 68 C. 515; (6) 59 C. 367, 67 C. 48, 49, 469, 70 C. 565.

1895.
Rev. 1895, § 1.

1894.
Railroad
company.

Rev. 1875, p. 558,
§8. Banks.
Savings banks.

Rev. 1875, p. 558,
§8.
Public build-
ings.

1895.
Number.

- Gender.** Words importing the masculine gender may be applied to females.⁴
- Joint authority.** Words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them.
- Month.
Year.** The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed.
- Oath.
Sworn.** The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm."
- Person,
another.** The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, societies, and associations.
- Preceding,
following,
succeeding.** The words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.
- Rev. 1909.
Notice by
publication.** Whenever notice of any action or other proceeding is required, either by statute or by order of court, to be given by publication in a newspaper, the newspaper selected for that purpose, unless otherwise expressly prescribed, shall be one published in this state and having a substantial circulation in the town in which at least one of the parties, for whose benefit said notice is given, resides.
- 1861.
Repeal of statute;
effect of.** When a statute repealing another is afterwards repealed the first shall not be revived without express words to that effect.
- 1861.
Punishments,
penalties, pending
suits, and
prosecutions
not affected by
repeal.** The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.⁵
- 1861.** The passage or repeal of an act shall not affect any action then pending.⁶
- Rev. 1888, §418.
1890, ch. 30.** **§ 2. When public and special acts take effect.** All public acts, except when otherwise therein specially provided, shall take effect on the first day of July following the adjournment of the session of the general assembly at which they are passed, and special acts, unless otherwise therein provided, from the day of their approval.
- 1868, 1874, 1889,
1896.
Rev. 1898, §495.** **§ 254. Trust funds, how invested.** Trust funds, unless it is otherwise provided in the instrument creating the trust,

may be loaned on the security of mortgages on unincumbered real estate in this state, double in value the amount loaned, or may be invested in such mortgages or in the bonds or loans of this state, or of any town, city, or borough of this state, or in any bonds, stocks, or other securities which the savings banks in this state are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this state.

§ 888. Service on bank or trust company as garnishee. Whenever a bank, savings bank, or trust company, is named as garnishee, process shall be served by leaving a copy thereof at the garnishee's principal office during its regular hours of business, or by leaving such copy with its treasurer, cashier, or teller.

1899, ch. 134.
1901, ch. 90.

§ 1201. Unlawful waste on mortgaged premises. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in, such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879.
Rev. 1883, §1445.

§ 1412. Embezzlement by public officer and others. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, and every trustee under a testamentary or express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1874, 1878.
Rev. 1883, §1573.

§ 1201. Cited 72 C. 470; 73 C. 117.

§ 1412. Cited 70 C. 274, 375. Collector of town taxes is a town officer or agent within meaning of this section. 73 C. 97.

1880, 1841, 1848.
 Rev. 1893, §1581.
 1895, ch. 189.
 1897, ch. 190.
 1899, ch. 141.

§ 1415. Obtaining money by false pretenses. Every person who shall, by any false token, pretense, or device, obtain from another any valuable thing, or any leasehold interest, or the performance of any valuable service, with intent to defraud him or any other person; or who shall obtain from another person any valuable thing, or the performance of any valuable service, by means of delivering a check, order, or draft on a third party, purporting to be an order for the payment of money, when such person knows that the maker is not entitled to draw on the drawee for the sum specified, shall be fined not more than five hundred dollars, or imprisoned not more than three years, or both.

1899, ch. 143.

§ 1422. False entries by bank officials. Every treasurer, cashier, officer, clerk, or agent, or employee, of any savings bank, trust company, bank, or banking association in this state, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the bank commissioners of this state, or the officers or auditors of, or any person appointed to examine the affairs or condition of, such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned not more than ten years.

1899, ch. 169.
 1899, ch. 313.
 1901, ch. 143, §18.

§ 1969. Deposit of public money and trust funds. Any public official of the state, or of any county, municipality, or school district, is hereby authorized to deposit any funds or moneys in his hands belonging to the state, or to such county, municipality, or district, or held by him as such official, or as a trustee, in and with any national or state bank or trust company in this state; *provided, however,* that such deposits shall only be made in his name as such official or trustee, or in the name of the state, county, municipality, or school district, to which the money belongs, and that in no case shall the deposit by such official in any one bank or trust company exceed in aggregate at any one time thirty per cent. of the capital, surplus, and undivided profits, of such bank or trust company; and *provided, further,* that whatever interest or other pecuniary

§ 1415. What facts within this section. 12 C. 111. Particular kind of false pretense must be alleged. 27 C. 320. Mere naked assertion may be false pretense. *Ib.* 591. Evidence of pecuniary ability inadmissible to rebut motive. *Ib.* 592. False pretenses must be made before property is obtained. 43 C. 479.

consideration such bank or trust company shall allow for or upon such deposit shall belong to and accrue to the benefit of the state, or such county, municipality, or district. Nothing herein shall affect the provisions of the charter of any municipal corporation.

Taxation.

[Public Acts of 1903, Senate Bill No. 175, Chapter 204.]

An Act concerning Taxes on Corporations.

§ 2331. Certain corporations to report and pay tax to state. Penalty. Section 2331 of the general statutes is hereby amended to read as follows: The secretary, treasurer, or cashier, of every bank, national banking association, trust, insurance, investment, and bridge company, whose stock is not exempt from taxation, shall annually in October, on or before the fifteenth day thereof, file in the office of the tax commissioner of this state a statement under oath, showing the number of shares of its capital stock and the market value thereof on the first day of October, the name and residence of each stockholder, and the number of shares owned by each on said last named date; and on or before the last day of the following February each of the corporations aforesaid shall pay to the treasurer of this state a tax of one per cent. on the market value of each share of its stock, as such value may be determined under the provisions of § 2332, less the amount of taxes paid by such corporation upon its real estate in Connecticut during the year ending on the first day of said February; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located.

1851, 1886, 1888,
1893, 1873, 1877,
1879, 1890.
Rev. 1893, §§ 2331,
2337, 2915, 2916,
2917.
1899, chs. 63,
243.
1898, chs. 180,
159.
1897, chs. 153,
205.
1899, ch. 178.
1901, chs. 106,
165.
1903, ch. 204.

[General Statutes.]

§ 2332. Hearings before board of equalization. During the months of October, November, and December, in each year the board of equalization shall hear all persons interested respecting the correctness of said statements, may require other and further information from said corporations, and shall determine the market value of the shares of the capital stock of each of said corporations as of the first day of the said October. A written notice of the taxable value of its shares as thus fixed and determined by said board shall be mailed by said tax commissioner, postage paid, to each of said corporations on or be-

1901, chs. 106,
165.

§ 2331. Under former statute secretary not liable for the tax, but only for the forfeiture. 68 C. 311.

fore the thirty-first day of December in each year. Every secretary, treasurer, or cashier, who shall fail to comply with any provision of § 2331 or of this section, shall be fined not more than one thousand dollars, imprisoned not more than two years, or both.

1861, 1866, 1868,
1869, 1872, 1877,
1878, 1880.
Rev. 1883, §§ 3393,
3397, 3315, 3316,
3317.
1889, chs. 63,
248.
1893, chs. 160,
189.
1897, chs. 153,
305.
1899, ch. 178.
1901, ch. 106.

§ 2333. State remits to taxing districts. Nonresident stock. On or before the fifteenth day of April in each year, the treasurer of the state shall remit to the treasurer of each town in the state, or, in towns where the town and city governments are consolidated, to the city treasurer, the amount of the tax received as aforesaid upon such shares of the capital stock of any of the aforesaid corporations as were, on the first day of October of the preceding year, owned by persons who resided or corporations which were located in such town, subject to the deductions provided for in § 2334. Each of the aforesaid town and city treasurers shall, on or before the first of May in each year, distribute the tax derived from the shares which were owned by each stockholder resident or located therein on the first day of the preceding October, among the taxing districts, including therein the town, in which said stockholder then resided or was located, in the proportion that the tax rate fixed by each of such districts within the twelve months next preceding said first day of May bears to the combined or total tax rate of all said taxing districts; to the end that such town and the taxing districts therein may, together, receive the same amount of tax that they would have received had said shares been listed in the name of the stockholders resident or located therein, and assessed and taxed at the valuation fixed by the board of equalization, and at an aggregate rate equal to the rate prescribed in § 2331. The tax derived from the shares of any national banking association located in this state, which were on the first day of the preceding October owned by non-residents of this state, shall be paid over to the treasurer of the town within which such banking association is located.

1901, ch. 106.

§ 2334. Exemptions and deductions. So much of the deposits of any savings bank as was, on the first day of April, 1901, invested in the shares of the capital stock of any of the aforesaid corporations shall, so long as it remains invested in the same shares, be exempt, to the amount of the market value of said shares, as determined by the aforesaid board of equalization, from payment of the tax required by § 2422. If the annual dividend hereafter paid by any of the corporations mentioned in § 2331 shall not equal the average annual dividend

paid by it for the five years next preceding January first, 1901, any charitable, ecclesiastical, educational, or benevolent association, corporation, or society, located in this state, whose property is exempt from taxation, shall, upon proof of these facts and upon compliance with the provisions of this section, be entitled to demand and receive from the treasurer of this state, and said treasurer shall pay to each of said associations, corporations, or societies, such sum not exceeding one per cent. upon the market value of the shares of stock held by it in any of the aforesaid corporations, as may be required to make the dividend for the preceding calendar year equal to the average annual dividend paid by such corporation for the five years next preceding the first day of January, 1901; but no such payment shall be made unless written application therefor is made during the month of March, and then only upon proof satisfactory to the state treasurer that the applicant was the owner of the shares upon which such payment is demanded, on the first day of April, 1901, and has ever since continued to own them. The payments herein provided for shall cease on the thirty-first day of March, 1906, and until then shall be made only from the taxes paid to the treasurer by the respective corporations taxable under §§ 2331 to 2335, both inclusive.

§ 2335. Stockholders exempt. Treasurer collects unpaid taxes. 1901, chs. 106, 165. Stockholders in the corporations mentioned in § 2331 shall be exempt from taxation upon their shares of stock except as in said section provided. The state treasurer shall sue for and collect any tax due under the provisions of §§ 2331, 2332, 2333, 2334, and this section, which remains unpaid.

§ 2336. Returns by corporations of pledged stocks and bonds. 1858. Rev. 1868, § 2626, 1897, ch. 68. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this state, shall, upon the request of the assessors of any town, city, or borough, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town, city, or borough, where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town, city, or borough.

[Public Acts of 1903, Senate Bill No. 176, Chapter 189.]

An Act concerning Returns by and Tax on Savings Banks.

1869, 1873, 1875,
1877, 1878.
Rev. 1883, §3018.
1903, ch. 189.

§ 2422. Returns by, and tax on, savings banks. Section 2422 of the general statutes is hereby amended to read as follows: The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; also of the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation; also of the amount invested in certain corporate stocks, as provided in § 2334; also of the assessed value of all real estate assessed against said savings bank in the year preceding the first day of said January, together with a specific list of the same, and the amount of taxes paid or payable thereon during said year; and every savings bank shall pay to the state, one-half on or before the twentieth of January and one-half on or before the twentieth of July in every year, a tax on its corporate franchise, computed as follows: From the amount of its deposits, exclusive of surplus, shall be deducted fifty thousand dollars, and also the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation, and also the amount invested in certain corporate stocks as provided in § 2334; and the annual tax shall equal one-fourth of one per cent. of the amount of its deposits remaining, less the amount of taxes payable by it upon its real estate in Connecticut during the year prior to the first day of said January; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Said state tax shall be in lieu of all other taxes upon savings banks, their deposits and surplus, except the aforesaid taxation upon their real estate.

[Public Acts of 1903, House Bill No. 485.]

Extracts from Chapter 194.

§ 20. Pledge of stock. Shares of stock in any corporation organized under the laws of this state or of the United States, or treasurer's receipts for payment on subscription to the stock of any corporation organized under the laws of this state, may be pledged by delivering the certificate of such stock or such receipt to the pledgee, with a power of attorney for its transfer; but no such pledge shall be effectual to hold such stock against any person other than the pledgor, his executor, or

§ 2423. No deduction allowed because of securities of the United States exempt from taxation. 23 C. 173.

administrator, unless there shall be an actual transfer of the same upon the books of the corporation, or unless a copy of such power of attorney shall be filed with the corporation.

§ 24. Failure to hold meeting or elect officers. Whenever any corporation shall have failed to hold its annual meeting or to elect officers thereat, and no provision is contained in its charter, articles of association, certificate of incorporation, or by-laws, or is made by law, otherwise than is provided in this section for such contingency, the officers of such corporation shall hold office until others shall be chosen in their stead, and a special or annual meeting may be called by the persons whose duty it is to call the annual meeting, or, on the neglect or refusal of such persons, by not less than three of the members of a corporation having no capital stock, or by the holders of one-tenth of the capital stock of corporations having capital stock, by giving in writing such notice as is required in calling the annual meeting, and at such meeting the necessary officers may be elected, and the failure aforesaid shall not impair the rights of such corporation. Nothing in this section shall revive any corporation whose powers may have expired for any cause other than that hereinbefore named or any corporation which in fact shall have abandoned and ceased to exercise its powers and franchises.

§ 25. Stockholders' vote; proxies. At all stockholders' meetings stockholders may vote in person or by an attorney duly authorized by a written power. Every share of stock shall entitle the holder thereof to one vote except when otherwise provided in its charter or certificate of incorporation or in any statute affecting it, and persons holding stock in a fiduciary capacity and pledgors of stock shown to be such by the record of transfer shall have the same voting rights upon shares of stock so held as any holder of such shares would have, except that pledgors in the transfer of stock may expressly empower the pledgees to vote thereon. No proxy hereafter made shall be valid after the expiration of eleven months from the date of its execution.

§ 43. Alteration and repeal of charters. All acts creating or authorizing the organization of corporations or altering the charters of corporations, which have been or shall be passed by the general assembly, and all charters under which no corporation has been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the general assembly, unless otherwise expressly provided in such acts; but no such amendment or repeal shall impair any remedy against any such corporation or against its officers, directors, or stockholders, for

any liability which shall have been previously incurred; and all such amendments shall apply to every corporation except in so far as is otherwise expressly provided.

§ 46. Location not to be changed. No bank, savings bank, insurance company, or trust company shall change its location from one town to another except by an act of the general assembly.

§ 54. Charter without organization void after two years. The charter of every specially chartered corporation, except a street railway company, and except as otherwise specially provided by law, shall be void, unless such corporation shall be organized and a certificate of such organization, sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the secretary of the state within two years from the date of the approval of such charter. The secretary shall thereupon record such certificate in a book kept by him for that purpose.

§ 55. Acceptance and effect of charter amendment. When any amendment or alteration of the charter of any specially chartered corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative unless, within six months after its passage, it shall be accepted at a meeting of such corporation warned and held for that purpose, nor unless, within said period, an attested copy of said acceptance shall be filed in the office of the secretary of the state, to be recorded by him in a book kept for that purpose; and such acceptance shall make the original charter and all resolutions amending and altering the same subject to amendment, alteration, and repeal, at the pleasure of the general assembly. If such amendment shall be made before the acceptance of the original charter, then such amendment may be accepted at the same time such original charter is accepted.

[General Statutes, Chapter 199.]

State Banks and Trust Companies.

1855.
Rev. 1898, §1761.

§ 3399. Banks organized under act of 1852. All banks organized under the act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred and be subject to all the restrictions imposed by said act and the several acts in addition thereto; and all said acts shall remain in force as private acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal.

§ 3400. Reserve fund. Every state bank and trust company shall at all times maintain a reserve fund of fifteen per cent. of its aggregate deposits. Of this reserve fund, not less than four-fifteenths shall consist of gold and silver coin, the demand obligations of the United States, or national bank currency, and be held by such bank or trust company in its banking office. The remainder of such reserve fund may consist of balances subject to demand draft with reserve agents and of railroad bonds which are legal investments for the savings banks of this state; *provided*, that such reserve agents shall be banks which are members of the clearing house associations of New York, Boston, Philadelphia, Chicago, or Albany, or state banks or trust companies located in New Haven or Hartford, and in each instance approved by the bank commissioners, and that the railroad bonds, held as a part of such reserve, shall at no time exceed at par value one-fifth of the total reserve fund. Whenever the reserve fund of any state bank or trust company shall be below said fifteen per cent., such bank or trust company shall not make any new loans or discounts, or make any dividends of its profits, until its reserve fund is restored to the required fifteen per cent. The bank commissioners shall notify any state bank or trust company whose reserve fund shall fall below said fifteen per cent., and if such bank or trust company shall fail for thirty days thereafter to make good such reserve fund, the bank commissioners may apply for the appointment of a receiver to wind up its business.

1872.
Rev. 1898, §1762.
1901, ch. 143, §1.

§ 3401. Loans and discounts restricted. No state bank or trust company shall make any loan or discount on a pledge of its own stock, or establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than its banking house.

1897, 1849, 1872
Rev. 1898, §1763
1901, ch. 143, §2

§ 3402. Loans to one person limited; penalty. The total liabilities to any state bank or trust company of any person, corporation, or firm, for money borrowed, including in the liabilities of a firm the liabilities of the several members thereof, shall at no time exceed ten per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined; and the provisions of all state bank or trust company charters inconsistent herewith are hereby repealed. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total lia-

1895, 1892.
Rev. 1898, §1764
1893, ch. 98.
1901, ch. 143, §3

§ 3401. Refers to specific pledge; not inconsistent with lien for stockholder's debt. 28 C. 157. Prohibition of loans on its stock implies prohibition of purchase of stock by corporation. 52 C. 99.

bilities secured in each case by such collateral, but no loan on collateral shall at any time exceed twenty per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined, and the total loans to any one person, corporation, or firm, including in the liabilities of the firm the liabilities of the several members thereof, shall at no time exceed twenty per cent. of the capital, surplus, and undivided profits combined of such bank or trust company. Every state bank or trust company which shall violate any provision of this section shall forfeit three thousand dollars to the state for each offense.

1887.
Rev. 1888, §1705.
1901, ch. 143, §4.

§ 3403. Paper indorsed by officers not to be discounted. No state bank or trust company shall discount any paper made, accepted, or indorsed by any of its executive officers or clerks, or by any partnership of which any one of such officers or clerks is a member.

1889.
Rev. 1888, §1706.
1901, ch. 143, §5.

§ 3404. Loans to nonresidents. When the loans and discounts of any state bank or trust company to parties in this state shall, in the aggregate, amount to one-half of its capital stock, it may loan to parties out of this state, and not otherwise.

1886.
Rev. 1888, §1771.
1901, ch. 143, §6.

§ 3405. Special examination of books. The commissioner of the school fund may at any time examine the books and accounts of any state bank or trust company in which there is stock belonging to the school fund; and the treasurer of the state shall have the same right concerning any state bank or trust company in which the state owns stock.

1842.
Rev. 1888, §1772.
1901, ch. 143, §7.

§ 3406. Stockholders may examine books. The stockholders of any state bank or trust company at the annual meeting or at any special meeting, which any five stockholders owning not less in all than one hundred shares of stock are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of such state bank or trust company.

1840, 1843.
Rev. 1888, §1773.
1901, ch. 143, §8.

§ 3407. Voting on certain stock restricted; penalty. No person shall vote on stock at a meeting of the stockholders of any state bank or trust company, if such stock has been transferred to such bank or trust company, or to any person in trust for it; *provided*, that a trust company which holds such stock as guardian, conservator, administrator, executor, or trustee under a will or of an express trust may vote thereon. Every person who shall vote in violation of this section shall be disqualified from holding any office in such bank or trust company for one year thereafter.

§ 3408. Challenges. When at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of such meeting his affidavit, stating his interest in such stock and also the character and amount of the interest therein, if any, owned by any other person.

1899.
Rev. 1898, §1774.
1901, ch. 143, §9.

§ 3409. Vote on state and school fund stock. The commissioner of the school fund may vote upon the stock of any state bank or trust company which belongs to said fund, and the treasurer of the state may vote upon the stock of any state bank or trust company which belongs to the state.

1897.
Rev. 1896, §1776.
1901, ch. 143, §10.

§ 3410. Resident directors. Three-fourths of the number of directors of any state bank or of the trustees or directors of any trust company shall be residents of this state.

1897, 1840.
Rev. 1896, §1777.
1901, ch. 143, §11.

§ 3411. Loans to directors limited; penalty. No director of any state bank or director or trustee of any trust company shall be obligated to any such bank or trust company to an amount exceeding five per cent. of its capital actually paid in and its surplus and undivided profits combined; and no such bank or trust company shall permit its directors or trustees to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per cent. of its capital actually paid in and its surplus and undivided profits combined. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total liabilities secured in each case by such collateral; but such loans on collateral to any one director or trustee shall at no time exceed ten per cent. of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined. Every state bank or trust company which shall violate any provision of this section shall forfeit to the state not less than five hundred nor more than one thousand dollars for each offense.

1898.
Rev. 1896, §1778.
1898, ch. 99.
1901, ch. 143, §12.

§ 3412. Directors not to indorse for compensation; penalty. If any director of any state bank or any trustee or director of any trust company shall receive any compensation for indorsing any paper discounted by such bank or trust company, he shall be fined not less than five hundred nor more than one thousand dollars for each offense.

1897.
Rev. 1896, §1779.
1901, ch. 143, §13.

1848.
Rev. 1898, §1780.
1901, ch. 143, §14.

§ 3413. Directors' duties in declaring dividend; penalty. The directors of every state bank and the directors or trustees of every trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or trust company shall declare any dividend except from its earnings remaining after deducting all losses, all sums due for expenses, and all overdue debts upon which no interest has been paid for a period of six months, unless the same are well secured and in process of collection. The trustees or directors voting for any dividend in violation of any provision of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

1848.
Rev. 1898, §1781.
1901, ch. 143, §15.

§ 3414. Reduction of capital. The directors of any state bank or the trustees or directors of any trust company may, by vote of its stockholders, reduce its capital stock to such sum and such number of shares as said vote may determine, subject to the approval of the bank commissioners.

1887, 1890.
Rev. 1898, §1784.
1897, chs. 85, 86.
1901, ch. 143, §16.

§ 3415. Officers' bonds. The cashier of each state bank and the treasurer of each trust company, when he first takes office and as often as once in each period of five years thereafter, shall give a bond in the penal sum of not less than ten thousand dollars, payable to such bank or trust company, with sufficient surety, which shall be accepted and approved by the directors or trustees, for the faithful performance of the duties of his office. No officer, director, or trustee of any such bank or trust company shall be surety on any such bond, and all sureties, other than corporate sureties, shall be residents of this state. Every such bond, and every renewal or certificate of renewal thereof, shall be forthwith recorded at length upon the books of the bank or trust company to which it is given, and shall at all times be subject to the inspection of the bank commissioners; and every such bond and renewal certificate thereof shall be examined annually by said commissioners. The president of each state bank and trust company shall safely keep the original bond or bonds required as aforesaid, and all renewals and certificates of renewal thereof, and shall certify on the records of the bank or trust company that the copy of each bond or renewal certificate is correct, and that the original of such bond or certificate is in his possession. If any such cashier or treasurer shall neglect to give bond as aforesaid, within thirty days from the time of his appointment, his office shall become vacant.

§ 3418. Corporation is forbidden by implication to purchase its stock.
52 C. 99.

§ 3416. Reports to bank commissioners; penalty.1865, 1868.
Rev. 1888, §1797.
1901, ch. 143, §17.

Each state bank and trust company shall make to the bank commissioners not less than five reports during each year, verified by the oath of its cashier or treasurer. Each such report shall exhibit in detail and under appropriate heads, according to the form which may be prescribed by the commissioners, the resources and liabilities of such bank or trust company at the close of business on any past day specified by the commissioners. Such report shall be transmitted to the commissioners within ten days after the receipt of a request therefor from them, and shall be published, in such form as they may prescribe, in a newspaper in the county where such bank or trust company is located. Every bank or trust company which fails to make and transmit any such report, when requested by the commissioners, shall forfeit to the state ten dollars for each day that it delays to transmit such report.

§ 3417. Private banking restricted.

1890, ch. 306.

No person, association, or body corporate, except banks or trust companies incorporated by this state or the United States, shall advertise or put forth a sign as a bank, or in any way solicit or receive deposits as a savings bank. Every person, association, or body corporate violating the provisions of this section shall be fined not more than one thousand dollars. This section shall not affect individuals or firms doing business as private bankers or brokers under their own name or names.

[General Statutes, Chapter 200.]

State Banks Converted into National Banking Associations.

§ 3418. Change of state to national bank.1865, 1868.
Rev. 1888, §1799.

When the holders of two-thirds of the stock of any bank shall vote to become a national banking association and such change shall be duly consummated, the corporate rights and existence of such bank shall not be thereby terminated or altered, but the same shall be suspended during the existence of such association; except that for three years next following such change, and until the termination of all suits by or against it, such bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns and prosecuting and defending such suits, and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of such bank.

1865.
Rev. 1866, §1790.

§ 3419. When stockholders take stock in national bank. When any bank is converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in such association to the amount of his stock in such bank. Such notice may be given by leaving the same with him or at his usual place of abode, or mailing it to him.

1865.
Rev. 1866, §1791.

§ 3420. Representation of stock held in trust. Executors, administrators, guardians, conservators, and trustees may represent state bank stock in their control in all matters touching the conversion of such bank into a national banking association and may subscribe to its capital stock.

1868, 1866.
Rev. 1866, §1792.

§ 3421. Rights of stockholder withdrawing. Any stockholder in a bank so converted into a national banking association, who shall not become a shareholder in such association, shall be entitled to receive from such bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to such stockholder, he may appeal to the bank commissioners, who shall make a reappraisal which shall be final. If such reappraisal shall exceed the value fixed by the directors, the bank shall pay the expenses thereof, otherwise the appellant shall pay them; and the value so ascertained shall be a debt due to such stockholder from such association.

1865.
Rev. 1866, §1793.

§ 3422. Stock of state or charitable institution. Every bank converted into a national banking association, in which, at the time of its conversion, this state or any charitable corporation held stock, and which shall have refused to allow such stockholder to become a stockholder in such association, shall pay to it its ratable share of so much of the surplus of such bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of § 3421.

1864.
Rev. 1866, §1794.

§ 3423. Notice of intention to change. Notice of the intention of any bank to become a national banking association shall be given to all holders of nontransferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made such determination; and any such holder may, within thirty days after the receipt of such notice, elect in writing to continue to hold such

§ 3423. If notice is omitted, holder of nontransferable stock may claim stock in national bank without election. 34 C. 240.

stock after the proposed change shall have been effected, as transferable stock of such proposed national banking association; and thereupon such stock shall become regular stock of such bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from such bank the par value of such stock, with interest from the date of the last dividend declared by such bank; and said amount shall be a debt due and payable to such holder from such national banking association.

§ 3424. Notice to comptroller. Any state bank, which organizes as a national banking association, shall, within sixty days thereafter, notify the comptroller in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter. 1885.
Rev. 1888, §1797.

§ 3425. Officers of bank resuming state powers. The officers of any national banking association, converted from a state bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a state bank, until others shall be appointed in their stead. 1884.
Rev. 1888, §1794.

§ 3426. Statement by state bank resuming powers. Every bank which shall resume its powers as a state bank, after having ceased to be a national banking association, shall forthwith deliver to the bank commissioners, and duly publish in a newspaper of the county in which such bank is located, a particular and detailed statement, under oath, of its condition, similar to the statement in the report required by § 3416. 1884.
Rev. 1888, §1795.

§ 3427. State bank resuming powers does not change stock. Any state bank which has or may hereafter become a national banking association and which while acting as such has increased or diminished or shall increase or diminish its capital stock, may, upon its reorganization as a state bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount. 1888.
Rev. 1888, §1798.

Savings Banks.

[House Bill No. 385, Chapter 147.]

An Act concerning Investments by Savings Banks.

§ 3428. Investments by savings banks. Section 3428 of the general statutes is hereby amended to read as follows: Savings banks may invest their deposits and surplus as follows: 1858, 1860, 1867,
1868, 1876, 1880,
1888.
Rev. 1888, §1800.
1880, ch. 294.
1893, ch. 299.
1897, ch. 217.
1899, ch. 146, §1.
1901, ch. 48, §1.
1908, ch. 147.

§ 3428. Court will not decree specific performance of agreement to loan on mortgage without double security. 46 C. 476. Loss on investments must be shared by depositors. 88 C. 208.

(1) not exceeding twenty per cent. thereof in notes secured by the pledge of stocks or bonds as collateral, *provided*, such stocks or bonds shall have paid dividends or interest of not less than three per cent. per annum during the two years next preceding that in which the respective loan is made; or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this section, can be purchased by savings banks; (2) not exceeding twenty per cent. thereof in notes, each of which shall be the joint and several obligation of two or more parties, all residents of this state; (3) in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, California, Colorado, and Oregon; (4) in the bonds of any city in the New England states, or in the state of New York, of Newark, Paterson, and Trenton in the state of New Jersey, of Philadelphia in the state of Pennsylvania, of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio, of Louisville in the state of Kentucky, of Detroit in the state of Michigan, of Chicago in the state of Illinois, of Milwaukee in the state of Wisconsin, of St. Louis in the state of Missouri, or of Omaha in the state of Nebraska; (5) in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state; (6) in the capital stock of any bank or trust company located in this state, or in the city of New York in the state of New York, or in Boston in the state of Massachusetts; (7) in the bonds of any other incorporated city located in any of the states mentioned in this section having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state, next preceding such investment; *provided*, the amount of the bonds of such city, including the issue in which such investment is made, and its proportion, based on the valuation contained in the assessment for taxation next preceding such investment, of the county and town debt, after deducting the amount of its water debt and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per cent. of the valuation of property in such city as assessed for taxation next preceding such investment; and *provided, further*, that the state or city issuing such bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this section shall not be held to authorize the investment of any funds in any "special assessment bonds" or "improvement

bonds", so called, which are not direct and primary obligations of the city issuing the same; (8) in the bonds of any railroad company organized under the laws of any of the states mentioned in this section, and which bonds are secured by a first mortgage as the only mortgage security given by such railroad company upon some portion of the railroad owned by it, or given by a railroad company, a majority of the capital stock in which is owned by the railroad company issuing such bonds, upon some portion of the railroad owned by it but leased or operated by the railroad company issuing such bonds, and which portion of such railroad in either case shall be located wholly or in part in one or more of the states mentioned in this section, *provided* the entire railroad of such company is located wholly within the United States; in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire funded debt of such company; *provided*, that in every case such company shall have paid each year, for a period of not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per cent. per annum upon its entire capital stock outstanding; and *provided, further*, that said outstanding capital stock at the time of such investment equals or exceeds in amount one-third of the entire outstanding issue of such bonds; (9) in the bonds of the following-named railroad companies, viz.: Boston and Albany railroad company, Boston and Lowell railroad company, Boston and Maine railroad company, Concord and Montreal railroad company, Fitchburg railroad company, Harlem River and Portchester railroad company, Maine Central railroad company, New England railroad company, New York and New England railroad company, New York, New Haven and Hartford railroad company, and Old Colony railroad company; also the following securities: Central railroad company of New Jersey general mortgage five per cent. gold bonds, due July 1, 1987; Burlington, Cedar Rapids and Northern railway company system, Cedar Rapids, Iowa Falls, and Northwestern railway consolidated first mortgage five per cent. bonds, due October 1, 1921, and Burlington, Cedar Rapids and Northern railway company consolidated first mortgage and collateral trust five per cent. bonds, due April 1, 1934; Great Northern railway company system, St. Paul, Minneapolis and Manitoba railway company, Montana Extension, four per cent. bonds, due June 1, 1937, Pacific Extension mortgage four per cent. bonds, due July 1, 1940; Montana Central railway company first mortgage five per cent. and six per cent. bonds, due

July 1, 1937, and Wilmar and Sioux Falls railway company first mortgage five per cent. bonds, due June 1, 1938; Illinois Central railroad company system, Chicago, St. Louis, and New Orleans railroad company consolidated mortgage five per cent. and three and one-half per cent. bonds, due June 15, 1951; Chicago and Northwestern railway company system, Chicago, St. Paul, Minneapolis, and Omaha railway company consolidated mortgage six per cent. bonds, due June 1, 1930, and in the mortgage bonds heretofore issued which said consolidated mortgage six per cent. bonds are to retire at maturity; Chicago and Eastern Illinois railroad company, general consolidated and first mortgage five per cent. bonds, due November 1, 1937, and in the mortgage bonds heretofore issued which said general consolidated and first mortgage five per cent. bonds are to retire at maturity; Minneapolis and St. Louis railroad company, first and refunding mortgage four per cent. bonds, due March 1, 1949, and in the mortgage bonds heretofore issued which said first and refunding bonds are to retire at maturity; Milwaukee and Northern railroad company consolidated mortgage six per cent. bonds, due June 1, 1913, and in the mortgage bonds heretofore issued which said consolidated six per cent. bonds are to retire at maturity; Terminal railroad association of St. Louis general mortgage refunding four per cent. sinking fund gold bonds of 1953, and in the mortgage bonds heretofore issued which said general mortgage bonds are to retire at maturity; St. Louis, Iron Mountain and Southern railroad company, river and gulf division, first mortgage four per cent. bonds, due May 1, 1933; Buffalo and Susquehanna railroad company first mortgage four per cent. gold bonds, due in 1951: (10) any general or consolidated mortgage bonds issued by any of the following-named railroad companies to retire all of the outstanding prior mortgage bonds secured upon the property covered by such general or consolidated mortgage: Chicago and Northwestern railway company, Chicago, Burlington and Quincy railroad company, Chicago, Milwaukee and St. Paul railway company, Chicago, Rock Island and Pacific railway company, Chicago and Alton railroad company, Cleveland and Pittsburgh railroad company, Lake Shore and Michigan Southern railroad company, Michigan Central railroad company, Morris and Essex railroad company, New York Central and Hudson River railroad company, Pennsylvania railroad company, St. Paul, Minneapolis and Manitoba railway company, Eastern railway company of Minnesota, northern division, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; Louisville

and Nashville railroad company, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; *provided*, that at no time within five years next preceding the date of such investment in such general or consolidated mortgage bonds issued by any of the railroad corporations last named shall such railroad corporation have failed to pay regularly and punctually the principal, at maturity or as extended, and interest on all its mortgage indebtedness, and, in addition thereto, dividends upon all its outstanding capital stock during the preceding five years; and *provided, further*, that at the date of every such dividend the outstanding capital stock of such railroad corporation shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made. No bond of any railroad corporation named in this section shall be a legal investment for a savings bank when such corporation, or the system of which it is a part, shall fail to pay dividends on all of its capital stock; and this section shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than steam as a motive power, or in the bonds of any street railway company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state, or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unincumbered real estate situated in this state (except as provided in § 3429) worth double the amount of the loan secured thereon.

[Public Acts of 1903, Substitute for House Bill No. 379, Chapter 171.]

An Act concerning Investments by Savings Banks.

Savings banks may invest their deposits and surplus in the first mortgage bonds of the Hartford Street Railway Company and The Fair Haven and Westville Railroad Company.

[General Statutes.]

§ 3429. When mortgages may be made in adjoining states. Any savings bank in the towns of Putnam, Brooklyn, and Killingly may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town of Ridgefield may loan on land located in the county of Westchester in the state of New York; any savings bank in the town of Enfield or in the town of Stafford may loan on land located

1876, 1880.
Rev. 1888, §1800.
1893, ch. 224.
1893, ch. 229.
1899, ch. 146, §1.
1901, ch. 48, §1.

in the county of Hampden in the state of Massachusetts; and any savings bank in the town of Stonington may loan on land located in the county of Washington in the state of Rhode Island.

1875.
Rev. 1898, §1801.
1898, ch. 239, §2.
1897, ch. 217, §2.
1899, ch. 146, §2.
1901, ch. 81.

§ 3430. Appraisal of real estate security. When any loan is made by a savings bank upon real estate security, the security shall be appraised by two or more suitable persons, well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan. Such appraisal shall express upon its face the amount at which such property is appraised, and, together with a certificate of title or a title insurance policy, shall be lodged and kept with the institution making such loan.

1879.
Rev. 1898, §1808.
1899, ch. 146, §2.

§ 3431. Loans to corporations and societies regulated. No loan shall be made by any savings bank to any corporation or association or ecclesiastical society, secured by a mortgage upon its property, unless the same shall be accompanied by the individual guaranty of some responsible party or parties, or by other collateral security of value equal to the amount of the sum loaned. The directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible for any loss to the full extent of such loan.

1875.
Rev. 1898, §1804.

§ 3432. Loans restricted. No savings bank having more than twenty-five thousand dollars of deposits, shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1873.
Rev. 1898, §1805.

§ 3433. Obligations of one person or firm not to be taken. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

1874.
Rev. 1898, §1806.

§ 3434. Record of names of directors consenting to loans. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of such bank, and said records shall be open at all times to the inspection of the corporators and auditors of such bank and the bank commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

§ 3435. Limit of deposit of one person in a year. 1880, 1873.
Rev. 1888, §1807.
Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

§ 3436. Disclosure of facts about deposits in trust. 1899, ch. 122.
When a deposit is made in any savings bank by one person in trust for another, the name and residence of the *cestui que trust* and the nature of the trust shall be disclosed, and the deposit shall be credited to the depositor as trustee for such person; and in case it be a trust created by deed, will, or judicial appointment, a certificate to that effect shall be filed at the time of the deposit. If no notice of the existence and terms of such a trust has been given in writing to the bank, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the *cestui que trust*.

§ 3437. Deposits of minors. 1899, ch. 202. When any deposit shall be made in a savings bank by a minor, the receipt of such minor shall be a sufficient and valid release and discharge for the payment of such deposit or any part thereof.

§ 3438. Investment in bank building limited. 1879.
Rev. 1888, §1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of such bank, a greater sum than may be taken from the surplus of such bank, after allowing for the depreciation of assets, and the three per cent. contingent fund required by § 3441, and such expenditure shall in all cases be subject to the approval of the bank commissioners.

§ 3439. Rate of interest on loans. 1875, 1877.
Rev. 1888, §1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than six per cent. a year, and at that rate for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money paid by a bank for insurance on property mortgaged to it, shall not be a violation of this section.

§ 3440. Dividends. 1877, 1890.
Rev. 1888, §1812,
1897, ch. 126. The net income of any savings bank, in excess of one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semiannually divided among its depositors. No dividend shall exceed a rate of four per cent. per annum, except as provided in § 3441.

1877.
Rev. 1886, §1814.

§ 3441. Surplus. No savings bank shall make any dividend, except as provided in § 3440, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund more than ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits.

1876.
Rev. 1886, §1815.
1899, ch. 146, §4.

§ 3442. Discrimination in dividends. In declaring dividends the directors of savings banks shall have power to discriminate between deposits of one thousand dollars or less, and those over that sum. Such discrimination shall not exceed one per cent. per annum, and if, at any time, a discrimination becomes necessary, it shall be made in favor of those deposits which are less than one thousand dollars.

1874.
Rev. 1886, §1799.

§ 3443. Regulation concerning officers. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

1868, 1878.
Rev. 1886, §1808.
1896, ch. 159.

§ 3444. Compensation to presidents. Savings banks, whose deposits exceed five hundred thousand dollars, may pay their presidents such compensation as their directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year; those whose deposits exceed two million dollars may pay not exceeding five hundred dollars a year; those whose deposits exceed three million dollars may pay not exceeding one thousand dollars a year; those whose deposits exceed five million dollars may pay not exceeding fifteen hundred dollars a year; those whose deposits exceed seven million five hundred thousand dollars may pay not exceeding two thousand dollars a year; and those whose deposits exceed ten million dollars may pay not exceeding twenty-five hundred dollars a year; *provided*, that in cases where such compensation shall exceed three hundred dollars a year, it shall be determined by an affirmative vote of three-quarters of the whole number of directors, managers, or trustees, as the case may be.

1860, 1874, 1880,
1887.
Rev. 1886, §1816.
1897, chs. 86, 294.

§ 3445. Bonds of treasurers. The treasurer of every savings bank shall give a bond in a sum not less than ten thousand dollars, payable to such bank, and shall give a new bond as often as once in every six years. Every bond required by this

section, and the surety thereon, shall be to the satisfaction and acceptance of the directors or trustees of such bank. No president, director, or trustee of any such bank shall be surety on any such bond. Such bonds and all certificates of the renewal thereof shall forthwith be recorded at length on the books of such bank and in the office of the secretary of state, and shall at all times be subject to the inspection of the bank commissioners, and shall be inspected by them at every examination of such bank. The president of such bank shall safely keep the original bonds so given, and all certificates of the renewal thereof. In case of the loss of any such bond, a copy thereof, certified by the secretary of state, may be admitted in evidence on the trial of any civil or criminal action.

§ 3446. Officers' relations to investments regulated.

1874.
Rev. 1898, §1809.

No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, or receive any money or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. Every such officer who shall violate any provision of this section shall be fined one thousand dollars.

§ 3447. Auditors and their duties.

1877.
Rev. 1898, §1812.

The directors, managers, or trustees of every savings bank shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year, which shall be kept on file in the office of such bank, and an attested copy forwarded to the bank commissioners on or before the first day of November in each year.

§ 3448. Notice of meetings.

1870.
Rev. 1898, §1817.

The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall be fined one hundred dollars.

§ 3449. Removal of corporators.

1871.
Rev. 1898, §1821.
1893, ch. 390.

At the annual meeting of any savings bank when two-thirds of all the corporators of such bank are present, a corporator may be removed by a four-fifths vote.

§ 3450. Vacancies in office. Assistants.

1869.
Rev. 1898, §1822.

The directors, managers, or trustees of each savings bank may fill any vacancy in any office in such bank, and the person chosen shall

hold such office till another is chosen in his stead. When any officer cannot perform the duties of his office they may appoint an assistant to him to serve during their pleasure, up to the time of the next annual meeting of the corporation; and such assistant shall have the same powers and duties as such officer.

1896.
Rev. 1898, §§1818,
1819.

§ 3451. Annual statement of unused accounts. The treasurer of every savings bank shall annually, on or before the tenth day of July, deliver to the comptroller a sworn statement containing the name and amount standing to the credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; but this section shall not apply to the deposit made by any person known to the bank to be living. The comptroller shall communicate the statements which shall be so delivered to him to the general assembly on or before the third day of its next session. If the treasurer of any savings bank neglects or refuses to comply with the provisions of this section he shall be fined one hundred dollars.

1878.
Rev. 1898, §1890.

§ 3452. Statements to bank commissioners. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the bank commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and information as to all particulars required in the annual statements of banks and trust companies to said commissioners.

1867, 1878.
Rev. 1898, §1828.

§ 3453. Penalties affecting officers and directors. The directors, managers, or trustees of any savings bank, assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to such savings bank for any loss which may result therefrom. Every officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of law relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and the state's attorney for the county where such bank is located shall prosecute any person charged with such violation, on complaint by the bank commissioners.

1871.
Rev. 1898, §1824.

§ 3454. General Penalty. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided, shall be fined not less than one hundred nor more than five hundred dollars.

Bank Commissioners.

§ 3455. Appointment. There shall continue to be two bank commissioners, who shall be appointed by the governor with the advice and consent of the senate. During each regular session of the general assembly, one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the governor until the next regular session of the general assembly, when they shall be filled by the governor with the advice and consent of the senate.

1887, 1874, 1877,
1887.
Rev. 1888, §1825.

§ 3456. Bank officers ineligible. No officer of any bank, savings bank, or trust company, chartered by this state, shall be eligible to the office of bank commissioner; and if any bank commissioner shall become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business, or in the negotiation of loans for others, his office shall become vacant; and the cashier of any bank and the treasurer of any savings bank or trust company to which a bank commissioner shall become indebted shall give immediate notice thereof to the governor.

1874, 1888.
Rev. 1888, §1830.

§ 3457. General duties. The bank commissioners shall visit and examine every bank, savings bank, and trust company, semiannually or oftener, and may examine its books and papers, in the presence of one or more of its officers, to ascertain whether it has been managed according to law; may examine any persons, under oath, in relation to its affairs, which oath said commissioners may administer; may compel the attendance of witnesses and the production of books and papers by suitable process; and, in case any person shall refuse to furnish any information requested by the commissioners under authority of any provision of this section, they may apply to a judge of the superior court, who shall cause such person to come before him and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with such request; but the bank commissioners shall not impart any information obtained by them in the course of such examination, except in so far as may become necessary in the performance of their duties.

1844, 1873.
Rev. 1888, §1827.

§ 3458. Joint examinations. The bank commissioners shall visit and examine every savings bank, whose treasurer is cashier of any national banking association, at the same time that the United States examiner shall visit such association.

1871.
Rev. 1888, §1828.

1897, 1897.
Rev. 1898, §1899.

§ 3459. Reports of commissioners. The commissioners shall annually report to the governor the condition of all institutions examined by them, with such recommendations as they may deem proper. The commissioners shall also report, to the governor and to the state's attorney in the county where any such institution is located, any violation of law by it or any of its officers.

[Public Acts of 1903, Substitute for House Bill No. 381, Chapter 167.]

An Act relating to the Examination of Trust Companies by the Bank Commissioners.

1908, ch. 167.

§ 1. The bank commissioners shall examine each department of every trust company chartered by or doing business in this state. All reports required by chapter 211 of the general statutes to be made to the insurance commissioner shall be made to the bank commissioners when made by such trust companies. All the powers and duties relating to surety companies conferred or imposed by said chapter upon the insurance commissioner are hereby conferred and imposed upon the bank commissioners when they relate to such trust companies.

§ 2. This act shall take effect from its passage.

[General Statutes.]

1899, ch. 7.
1897, ch. 3.

§ 3460. Banks may be enjoined against paying out funds. Any judge of the superior court may, on application of the bank commissioners, or on the application of the directors of any bank, savings bank, or trust company, whenever in the opinion of said commissioners or directors it may be necessary to preserve assets or protect depositors, make an order restraining any bank, savings bank, or trust company from paying out its funds or any portion thereof, or from declaring or paying any dividends on deposits or capital stock, for such time as said judge shall deem necessary. Such order shall be in writing directed to the bank, savings bank, or trust company to be affected thereby, and a copy of the order attested and left by said commissioners or either of them with the treasurer or cashier of such institution shall be sufficient notice thereof. Before issuing such restraining order on the application of the bank commissioners, the judge shall cause reasonable notice to be given the bank or company to be affected thereby. Notice to the cashier of any bank shall be notice to such bank, and notice to the treasurer of any savings bank or trust company shall be

notice to such savings bank or trust company, and notice may be waived by any such cashier or treasurer. Before the directors of any bank, savings bank, or trust company shall apply to any judge for such restraining order, they shall give notice in writing to the bank commissioners of their intention to so apply at least ten days before such application is made. Whenever in the opinion of the bank commissioners such order should be revoked or modified in any way, any judge of the superior court may, on application of said commissioners, revoke or modify the original order, and notice of such revocation or modification shall be given to the institution affected thereby in the same manner as in the case of the original order.

§ 3461. Duty of commissioners when bank charter is forfeited. When in the opinion of the bank commissioners the charter of any bank, savings bank, or trust company shall be forfeited, or the public is in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the state's attorney in the county in which such bank, savings bank, or trust company is situated, shall prefer a complaint to the superior court for such county, if in session, or if not, to a judge of the supreme court of errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked and its property disposed of; whereupon said court or judge shall forthwith issue a citation to such bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. If upon the hearing, said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court may, at any time thereafter, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company to be null and void.

1887, 1879.
Rev. 1886, §1680.

§ 3462. Attachment of bank property dissolved. All attachments of the estate of any such corporation, made within

1875.
Rev. 1886, §1681.

See §1068.

§ 3461. Court deemed to be in session during interval between afternoon adjournment and following morning. 63 C. 581.

sixty days of the filing of any complaint as prescribed in § 3461, and all levies of execution upon the estate of such corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not hereby invalidated, shall, upon the granting of the prayer of said complaint and the appointment of receivers of such corporation, be dissolved.

1897, ch. 84.

§ 3463. Notice of organization. Every institution which is required by law to report to and be under the supervision of the bank commissioners, shall notify said commissioners immediately after organizing and commencing business.

1872.
Rev. 1888, §1882.
1898, ch. 190.

§ 3464. Apportionment of commissioners' salaries and expenses. The comptroller shall apportion the salaries and allowed expenses of the bank commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and shall notify each by mail of the amount apportioned to it, and it shall pay the same to the state within twenty days from the time of the mailing of such notice. Any institution which shall not pay the same within said time, shall forfeit to the state two hundred dollars, together with the amount so apportioned.

[General Statutes, Chapter 203.]

Receivers of Banks, Savings Banks, and Trust Companies.

1897, 1870.
Rev. 1888, §1888.

§ 3465. May be appointed on stockholders' petition. Receivers of any bank or trust company whose capital is impaired may be appointed by the superior court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875.
Rev. 1888, §1884.

§ 3466. Limitation of time for presenting claims. The superior court, upon appointing receivers of any bank, savings bank, or trust company, shall limit the time within which all claims against such corporation shall be presented to such receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. All claims not presented to such receivers within the period limited shall be forever barred.

§ 3467. Report of claims allowed and disallowed; appeal. Such receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe to any person whose claim is wholly or in part disallowed. Any person aggrieved by the doings of such receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains; and, said complaint being first served on such receivers and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievance complained of, and grant such relief in the premises as to law and equity may appertain.

1875.
Rev. 1883, §1835.

§ 3468. General duties. Such receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts, as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which come into their hands as such receivers, subject to the order of said court, and shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of such assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; *provided*, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of such receivers, their compensation and expenses.

1875.
Rev. 1883, §1836.

1868.
Rev. 1868, §1840.

§ 3469. Penalty for not delivering property to receivers. Every person who shall wilfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or evidences of title, or debt, or property belonging to such bank, savings bank, or trust company, in his possession, or under his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

1875.
Rev. 1868, §1888.

§ 3470. When judge of supreme court may act. Whenever the superior court of the proper county is not in session at a civil term, all the powers of said court enumerated in §§ 3465, 3466, 3467, and 3468 may be exercised by any judge of the supreme court of errors, and the orders and doings of such judge in the premises shall be recorded with the records of said superior court.

1875.
Rev. 1868, §1887.

§ 3471. Debts not to become barred during receivership. No claim in favor of such corporation, not barred by the statute of limitations at the time of serving the citation on such corporation for the appointment of receivers, shall be barred against such receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of such corporation.

1875, 1878, 1879,
1884.
Rev. 1868, §1889.

§ 3472. Receivers to render statements to bank commissioners. The receivers of any bank, savings bank, or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the bank commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks and trust companies and cashiers of banks are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the superior court to allow them for their own services during the time covered by such statement. Such receivers shall, at any time when required, furnish the bank commissioners with such information as treasurers of savings banks and trust companies and cashiers of banks are by law required to furnish them. Every receiver who shall fail to comply with the requirements of this section shall be fined five hundred dollars.

§ 3473. Receivers to file statement with clerk of court.1885.
Rev. 1888, §1841.

The receivers of every bank, savings bank, or trust company shall file with the clerk of the superior court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of April and October in each year a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say: (1) the names and residences, so far as known, of all creditors of such corporation, and the amounts respectively due them; (2) a full list of all the assets of such corporation, with the estimated value of the same at the time of the appointment; (3) a particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash; (4) a like statement of all such assets on hand, with a detailed estimate of the value thereof, and any reasons for delay in converting the same into cash; (5) a statement of all disbursements of money made by them in the discharge of their duties as receivers; (6) the amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit; (7) the amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

§ 3474. Receiver to file orders of court. Every such receiver shall lodge with such clerk, immediately after its passage, the original of any order made by the court or any judge pertaining to the receivership.

1885.
Rev. 1888, §1842.

§ 3475. Reports, orders, and bonds to be kept by clerk. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal custody, and shall have the custody and care of all bonds given by such receivers.

1885.
Rev. 1888, §1843.

§ 3476. Filing of papers to be noted and orders to be recorded. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order relating to the receivership, and shall record all such orders. Said clerk shall collect, for the services required of him by this chapter, the same fees as in other civil causes.

1885.
Rev. 1888, §1844.

1895.
Rev. 1898, §1845.

§ 3477. Creditor's application for order on receivers.

Any person interested as a creditor of such corporation may apply in writing to said court at any time when in session, or to any judge of the supreme court of errors when said superior court is not in session, for any proper order upon the receiver or receivers touching the conduct of the trust, upon giving notice, by service of a copy on such receiver or receivers, at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable; and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1895.
Rev. 1898, §1846.

§ 3478. Funds not subject to foreign attachment.

No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1895.
Rev. 1898, §1849.

§ 3479. Dissolution of injunction against receivers.

In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall be granted, restraining such receiver from disposing of any of the trust estate, such receiver shall apply for the dissolution of such injunction within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1887, 1879.
Rev. 1898, §1852.

§ 3480. Payments and conveyances in contemplation of insolvency. All payments or conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by § 3482, shall be void.

1895.
Rev. 1898, §1847.

§ 3481. Final distribution. Within sixty days after all the assets of such insolvent corporation have been converted into money, such receiver or receivers shall apply to said superior court, or to a judge of the supreme court of errors if the superior court is not in session, for an order for the final disposition of the money on hand. Said court or judge shall thereupon fix a time and place of hearing on said application and order notice thereof by publication in such manner as shall be deemed reasonable. At such hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful, shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or

judge shall prescribe the place of payment and the time within which the same may be called for. After the expiration of said time the receiver shall deposit with the treasurer of the state all sums not called for, together with a list of the persons found by them to be respectively entitled thereto. Said sums shall remain in the treasury of the state subject to the call of the persons respectively entitled to the same.

§ 3482. Marshaling of claims. The avails of the property of any bank or trust company in the hands of a receiver or receivers shall be appropriated ratably to the payment of: (1) the charges and expenses of settling its affairs; (2) the circulating notes, if any; (3) all deposits; (4) all sums which have been subscribed and paid in for its stock by the state or the school fund; (5) all other liabilities; and the surplus shall be distributed among the stockholders.

1897, 1879.
Rev. 1898, §1851.

§ 3483. Discharge of receivers. After a final disposition of the trust funds as aforesaid, the receiver, upon his application to said court, and after such public notice as said court may require, may be discharged from further liability.

1895.
Rev. 1898, §1848.

§ 3484. Penalty. Fees. Every receiver neglecting to comply with any provision of §§ 3473, 3474, 3479, or 3481, shall be fined twenty dollars for each day of such neglect. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by such receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses shall be taxed and allowed by the court; *provided*, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1890, 1895.
Rev. 1898, §1850.

§ 4122. Insurance, taxes, and assessments paid by mortgagee. Premiums of insurance, taxes, and assessments, paid by the mortgagee of any property to protect his interest therein, shall be a part of the mortgage debt, and shall be refunded to him before he is required to release his title.

1874.
Rev. 1898, §3009.
1899, ch. 1.

Negotiable Instruments.

§ 4212. Instrument payable to officer or corporation. Where an instrument is drawn or indorsed to a person as cashier or other fiscal officer of a bank or corporation, it is deemed *prima*

1897, ch. 74, §48.

facie to be payable to the bank or corporation of which he is such officer; and may be negotiated by either the indorsement of the bank or corporation, or the indorsement of the officer.

1897, ch. 74, §76. **§ 4245. For payment at bank.** Where the instrument is payable at a bank, presentment for payment must be made during banking hours, unless the person to make payment has no funds there to meet it at any time during the day, in which case presentment at any hour before the bank is closed on that day is sufficient.

1897, ch. 74, §86. **§ 4255. Maturity; no grace; holidays.** Every negotiable instrument is payable at the time fixed therein, without grace. When the day of maturity falls upon Sunday or a holiday, the instrument is payable on the next succeeding business day. Instruments falling due on Saturday are to be presented for payment on the next succeeding business day, except that instruments payable on demand may, at the option of the holder, be presented for payment before twelve o'clock noon Saturday when that entire day is not a holiday.

1897, ch. 74, §86. **§ 4256. Maturity determined.** Where the instrument is payable at a fixed period after date, after sight, or after the happening of a specified event, the time of payment is determined by excluding the day from which the time is to begin to run, and by including the date of payment.

1897, ch. 74, §87. **§ 4257. Payment at bank.** Where the instrument is made payable at a bank, it is equivalent to an order to the bank to pay the same for the account of the principal debtor thereon.

Promissory Notes and Checks.

1897, ch. 74, §184. **§ 4354. Negotiable promissory note.** A negotiable promissory note, within the meaning of this chapter, is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand or at a fixed or determinable future time a sum certain in money to order or to bearer. Where a note is drawn to the maker's own order, it is not complete until indorsed by him.

1897, ch. 74, §185. **§ 4355. Check.** A check is a bill of exchange drawn on a bank payable on demand. Except as herein otherwise provided, the provisions of this chapter, applicable to a bill of exchange payable on demand, apply to a check.

1897, ch. 74, §186. **§ 4356. Must be presented within reasonable time.** A check must be presented for payment within a reasonable

time after its issue, or the drawer will be discharged from liability thereon to the extent of the loss caused by the delay.

§ 4357. Certified check. Where a check is certified by the bank on which it is drawn, the certification is equivalent to an acceptance. 1897, ch. 74, §187.

§ 4358. Discharge of liability. Where the holder of a check procures it to be accepted or certified, the drawer and all indorsers are discharged from liability thereon. 1897, ch. 74, §188.

§ 4359. Check not an assignment. A check of itself does not operate as an assignment of any part of the funds to the credit of the drawer with the bank, and the bank is not liable to the holder, unless and until it accepts or certifies the check. 1897, ch. 74, §189.

[General Statutes, Chapter 235.]

General Provisions.

§ 4360. Negotiable instruments delivered prior to April 5th, 1897. Negotiable instruments made and delivered prior to the fifth of April, 1897, shall be subject to the provisions of chapter 41 of the public acts of 1895, which is hereby continued in force in so far as it concerns such instruments, but it shall not apply to instruments subsequently delivered. 1895, ch. 41.
1897, ch. 231, §3.

§ 4361. Damages on protest of bill. When any bill of exchange, drawn or negotiated in this state, upon any person in any other state, territory, or district of the United States, shall be returned unpaid, and have been duly protested for nonpayment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages from the time at which notice of such protest shall have been given and payment of such principal sum and damages demanded; that is, if such bill shall have been drawn upon any person in the city of New York, in the state of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the states of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York (except the city of New York), New Jersey, Pennsylvania, Delaware, Maryland, 1881, 1874.
Rev. 1883, §1864.

§ 4361. In assessing damages on foreign bill, court considered custom of place where bill was drawn. 2 R. 405.

or Virginia, or in the District of Columbia, three per cent. upon such principal sum; if upon any person in the states of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum; or if upon any person in any other state, territory, or district of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

1864.
Rev. 1863, §1860.
1869, ch. 4.

§ 4362. Indorsement of non-negotiable note. The blank indorsement of a non-negotiable note by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

1875.
Rev. 1863, §1862.
1897, ch. 281, §3.

§ 4363. Days treated as holidays. For all purposes relating to the presentation for payment or acceptance and to the protesting and giving notice of the dishonor of bills of exchange, bank checks, promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, Sundays and all days mentioned in § 4364 shall be treated as legal holidays. On Saturday of each week banking hours shall end at twelve o'clock noon.

[General Statutes, Chapter 236.]

Legal Holidays.

1875.
Rev. 1863, §1863.
1890, ch. 20.
1897, ch. 115.
1897, ch. 281, §1.

§ 4364. Days designated. In each year, the first day of January, the twelfth day of February (known as Lincoln Day), the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday in September (known as Labor Day), and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next following such day, and any day appointed or recommended by the governor of this state or the president of the United States as a day of thanksgiving, fasting, or religious observance, shall be a legal holiday.

§ 4363. Former law concerning blank indorsement of non-negotiable notes stated. 60 C. 416.

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State of Connecticut

PUBLIC DOCUMENT No. 37

ANNUAL REPORT
OF
THE COMMISSIONER
ON
Building and Loan Associations
TO THE GOVERNOR
RELATING TO
BUILDING AND LOAN ASSOCIATIONS
AND
MORTGAGE INVESTMENT COMPANIES
For the year ending September 30, 1904

PRINTED BY ORDER OF THE LEGISLATURE

NORWICH, CONN.:
PRESS OF THE BULLETIN COMPANY
1905.

MORRIS C. WEBSTER, New Britain, Conn.,
COMMISSIONER.

State of Connecticut.

REPORT.

To His Excellency,

GOVERNOR ABIRAM CHAMBERLAIN:

The year of 1904 has brought with it some changes and developments which it is my duty in these pages to set forth.

The Hartford Building and Loan Association has completed its career, and after paying its shareholders seventy and one-fourth per cent. of the book value of their shares, has formally surrendered its charter; this settlement I consider to have been conducted fairly and honestly and to have been the best possible solution of the difficulties in which I found the Company involved.

The large and therefore important associations now doing business in Hartford under the names of the Connecticut Loan and Realty Co., and the Co-operative Savings Society of Connecticut, have not been as prosperous during the year as I hoped they would be, and much dissatisfaction has been felt and expressed of late by the holders of the shares of the Connecticut Loan and Realty Company at the returns they were receiving at the maturity periods. While the company has large and valuable assets, it is very difficult to determine just what portion thereof is available for these maturities and withdrawals, because it is impossible to know just how much depreciation and shrinkage the asset account will undergo; that there will be some shrinkage is absolutely certain. It will be the duty of whoever has this department in charge to see to it that this depreciation is as small as possible, and that expenses

of conducting the affairs of the company are made as small as possible. The situation is such as to call for the utmost vigilance upon the part of the Commissioner.

In considering the standing and influence of the building and loan associations of our state, too little significance has been given to their widely differing methods and plans for doing business, as all have been classed as locals, simply because they had their origin and place of business in the state, whereas the truly local association is the one which, wherever it may exist, has been organized and conducted by a body of men having a common interest, and willing to work together towards a helpful and secure condition for each member concerned therein. Associations so organized and maintained have universally had small expenses, small continuing profits, almost no losses whatever, and have been of very great assistance in building up and developing interests in the home and in its ownership. While they cannot, and do not seek to be savings banks, their influence in communities where they exist, has been very decidedly felt and appreciated, and the most prosperous of our states show how immensely popular they have been and are to-day, in spite of everything in the shape of investment schemes which have borrowed enough of their framework and fashion to deceive the people, thus choosing "the livery of heaven to serve the devil in." It will be continued throughout the generations to come, this seeming to be innocent and helpful while planning for the undoing of those beguiled by fair words into becoming trusting shareholders. Very little harm has been done by the national and foreign associations doing business here in the past decade, in communities where local associations have been started and have been doing a business upright and helpful for themselves, and well understood and encouraged by those representing the financial interest of those places, but where such conditions have not prevailed, the public have been plundered by the agents of installment selling shares, which were backed up sometimes by local boards, and the results of such ravages have been

brought to my notice in hundreds of cases, and my kindly offices invoked, to assist the victims in recovering some part of their usually hard-earned investments. The time has come when our bankers and financiers, along with our manufacturers and capitalists, should encourage among their clients and workmen, the principles of small compulsory savings, as they are demonstrated by the building and loan system, as in no other way, and thus by providing a safe and promising method for the small surplus of those earning weekly wages, remove, as far as possible, the temptations to invest in speculative schemes, which are and always will be numerous and alluring.

I therefore contend that the building and loan associations of our state should have the support of the savings bank and banking interests, inasmuch as where they have been tried and comprehended they have demonstrated their entire adaptability to the wants of individuals, and the best interests of society. And I do not wish to be for a moment understood as upholding or seeking to find support for institutions, wherever they exist, which maintain high salaried officials, and expensive agencies, and that seek by every possible scheme or opportunity which they can invent, to carry on business with the payments of small monthly assessments. There have been some companies of that character in our state, and, so far as possible, it has been my purpose to encourage all the confidence in them which they deserved, and without doubt it may seem to some that too much has been done in that direction, but of the foreign and domestic companies, which have come under my inspection, some improvement in management and condition of assets has been apparent generally, and on the principle of "the greatest good to the greatest number," I have very little to regret, in my attitude and bearing towards those companies or towards their shareholders, even although the dissatisfaction of these last named has been great and their disappointments grievous.

We have reached a point where the utmost care should be taken in granting charters for enterprises along financial lines,

and encouraging promoters to enter our state for their own selfish ends—but we have absolutely nothing to fear from the class of building and loan companies which grow up in our growing towns and cities, and of which the city of Meriden furnishes four bright specimens, all of them having staunch and satisfied supporters.

The following excerpt from the thirtieth semi-annual statement submitted to the shareholders of the Middletown Building and Loan Association, March 15, 1904, so clearly illustrates what I have tried to say and make clear that I have, with the permission of the company, decided to print it, and to further say that it is no more than can be said by nearly every one of the purely local associations of the state.

“Before another semi-annual statement shall be issued—May 28th—the association will have completed its fifteenth year. In that time it has received from its members: In stock payments, \$272,000; interest, \$68,000; premiums, \$4,400; management fund and fines, \$10,100; loans repaid, \$147,000; the total being more than half a million dollars. It has paid out to members: In real estate loans, \$217,000; share loans, \$38,000; shares matured, retired, or withdrawn, \$227,000. Dividends to the amount of \$78,000 have been apportioned to shares. This large business has been handled without the loss of a penny, principal or interest, at an average annual cost of \$460. The Association has foreclosed only one mortgage, and in that case arrangements were completed for the sale of the property, without loss, before the decree of the court had issued. Eight series of shares have matured and twenty-one series are now in force, consisting of 2,226 shares.

“We have 342 members, more than 100 of whom are women. Nearly every occupation is represented in our membership. We have a clergyman, a lawyer, three physicians, a college professor, a bank cashier, teachers, manufacturers, merchants, insurance men, real estate men, lumber dealers, printers, clerks, mechanics,

mail carrier, policemen, railroad employes, housewives, mill operatives, minors represented by trustees.

"Of our original directors, three—Messrs. King, Merriam, Pattison—are still in service, while Mr. Davis has been advanced to the presidency.

"We have had but two presidents—the first, Hon. Chas. R. Lewis, dying while in office. We have had but one secretary, who has been present at every meeting, regular or special, since his first election; one treasurer, who was the founder of the association, and one attorney.

"The business of the association has been carried on with entire harmony and unvarying success, and we are well assured that its claim to be considered one of the strong and permanent financial institutions of the community will not be disputed."

The assets of the building and loan associations September 30th, 1904, were three million, seven hundred and twelve thousand, three hundred and eighty-three dollars and seventy-one cents (\$3,712,383.71), a decrease during the year of one hundred thirty-nine thousand, two hundred fifteen dollars and fifty-one cents (\$139,215.51), a very creditable showing for the local business of the state, considering the fact that the two companies operating with Hartford for their home office, reduced their assets over two hundred thousand dollars (\$200,000.00), as the tabulated statements will show, and that the other local companies divided on maturing shares, interest, dues, and withdrawals, one hundred ninety-two thousand, seven hundred and three dollars and twenty-five cents (\$192,703.25) among its shareholders, absolutely without one word of dissatisfaction or fault finding from any one of them, and on the contrary receiving unvarying expressions of satisfaction and pleasure and evidence of their continued interest by subscribing for new shares almost universally.

The cash in hands of various associations increased six thousand, six hundred ninety-six dollars and forty-four cents (\$6,696.44), and there was a decrease in the amount of the mort-

gage loans of one hundred fifty-six thousand, five hundred three dollars and seventeen cents (\$156,503.17), also a decrease in the amount of the value of the real estate, of thirty-three thousand, five hundred forty-nine dollars and sixty-six cents (\$33,549.66), the entire holdings at the present time being two hundred forty-three thousand, eight hundred ten dollars and ninety-three cents (\$243,810.93), and of this amount the Connecticut Loan and Realty Company and the Co-operative Savings Society hold two hundred twenty-five thousand, two hundred twenty-four dollars and eighty-four cents (\$225,224.84).

MORTGAGE INVESTMENT COMPANIES.

Name.	Location.	Assets.
Bridgeport Land & Title Co.....	Bridgeport, Conn.....	\$ 276,716.05
Eastern Banking Company.....	Hartford, Conn.....	564,601.05
Equitable Trust Company.....	New London, Conn....	77,778.13
Middlesex Banking Co.....	Middletown, Conn....	6,500,303.24
New Britain Real Estate & Title Co..	New Britain, Conn....	176,218.11
New England Mortgage Security Co..	Brooklyn, Conn.....	1,332,450.40
Southern Mutual Investment Co.....	Lexington, Ky.....	706,842.58
Western Security Company.....	Brooklyn, Conn.....	284,651.27
Total		\$9,919,560.83

These companies have experienced no very great changes during the last year, and there has been little or no change in interest rates to affect them, generally prosperous conditions of agricultural sections have had helpful tendencies, and continuing prosperity will do much to assist them, either in doing a successful business or in the process of liquidation, which several of them are engaged in.

The usual tables have been prepared and will be printed in connection with this report, all of which I trust may meet with your approval.

Respectfully submitted,

MORRIS C. WEBSTER,

Building and Loan Commissioner.

Table I.—COMPARATIVE STATEMENT OF ASSETS FOR YEARS ENDING SEPT. 30, 1902, 1903, 1904.
Domestic Associations.

	Assets, 1902.	Assets, 1903.	Assets, 1904.	Increase, 1904.	Decrease, 1904.
Bridgeport Building and Loan Association.....	\$147,135.88	\$156,022.19	\$159,998.87	\$3,976.68	\$.....
Connecticut Loan and Realty Co., Hartford.....	1,476,790.84	1,431,620.33	1,359,871.44	.....	71,648.89
The Co-operative Savings Society of Connecticut, Hartford.....	1,368,327.95	1,163,460.43	1,021,759.13	.....	141,701.30
First Meriden Mutual Benefit Building and Loan Association.....	58,781.54	54,911.22	50,167.88	.....	4,753.34
Fourth Meriden Mutual Benefit Building and Loan Association.....	21,824.58	30,201.87	38,191.83	7,989.96	.....
The Hartford Building and Loan Association.....	127,477.12	509.89	.....	.....	509.89
Meriden Permanent Building and Loan Association...	164,909.70	201,351.46	247,594.25	46,242.79	.....
Middletown Building and Loan Association.....	121,868.58	119,980.24	123,989.33	4,009.09	.....
New Britain Co-operative Savings and Loan Association.....	158,190.07	158,105.93	163,850.57	5,744.64	.....
New Haven Building and Loan Association.....	62,123.81	70,559.23	79,587.99	9,028.76	.....
New Haven Progressive Building and Loan Association.....	26,305.90	29,725.06	35,489.73	5,764.67	.....
Norwalk Building, Loan, and Investment Co., South Norwalk.....	122,132.54	132,766.54	147,061.59	14,295.05	.....
Rockville Building and Loan Association.....	103,478.97	120,957.58	120,347.61	.....	609.97
Second Meriden Mutual Benefit Building and Loan Association.....	50,240.20	43,990.01	39,187.76	.....	4,802.25
Stamford Co-operative Building and Loan Association,	41,613.17	40,676.63	45,526.59	4,848.96	.....
Willimantic Building and Loan Association.....	93,997.07	96,800.61	79,770.14	.....	17,030.47
Totals.....	\$4,145,197.32	\$3,861,539.22	\$3,712,383.71	\$101,900.60	\$241,056.11

Table II.—A COMPARATIVE STATEMENT OF ASSETS OF DOMESTIC ASSOCIATIONS FOR YEARS
ENDING SEPT. 30, 1902, 1903, 1904.

	Assets, 1902.	Assets, 1903.	Assets, 1904.	Increase, 1904.	Decrease, 1904.
Loans on real estate.....	\$3,165,702.66	\$2,984,177.14	\$2,827,673.97	\$	\$156,503.17
Loans on shares.....	169,563.50	167,952.22	157,392.19	.....	10,570.03
Real estate.....	382,859.89	277,380.59	243,810.93	.....	33,569.66
Cash.....	168,626.56	82,379.59	89,076.03	6,696.44	.....
Furniture and fixtures.....	6,494.77	5,329.86	5,500.03	170.17	.....
Installments due and unpaid.....	8,141.47	4,860.74	4,857.98	.....	2.76
Interest, premium, fees, and fines due and unpaid....	11,660.61	20,812.69	14,111.84	.....	6,500.85
Stocks, bonds, and other securities, and contracts....	219,593.75	284,043.21	352,246.18	68,202.97	.....
Taxes and insurance advanced.....	1,771.55	3,974.76	4,079.03	104.27	.....
Interest paid in advance on mortgages conditionally assumed for members.....	3,672.11	4,521.75	5,621.57	1,099.82	.....
Other assets.....	17,117.45	16,316.67	8,013.96	.....	\$,302.71
Totals.....	\$4,145,197.32	\$3,851,536.22	\$3,712,383.71	\$76,273.67	\$215,439.18

Table III.—A COMPARATIVE CLASSIFICATION OF LIABILITIES OF DOMESTIC ASSOCIATIONS FOR YEARS ENDING SEPT. 30, 1902, 1903, 1904.

	Liabilities, 1902.	Liabilities, 1903.	Liabilities, 1904.	Increase, 1904.	Decrease, 1904.
Due shareholders, installments paid.....	\$2,354,378.32	\$2,187,528.83	\$2,207,799.55	\$20,270.72	.....
Due shareholders, earnings credited.....	211,048.94	141,059.14	101,045.51	.....	\$40,013.63
Due shareholders, single payment shares.....	651,774.07	693,456.63	640,167.48	.....	53,289.17
Due shareholders, earnings not credited.....	162,370.75	178,055.59	204,931.38	26,876.29	.....
Balance to be paid out on loans made.....	11,001.65	15,700.00	10,975.00	.....	4,725.00
Borrowed money.....	10,500.00	38,000.00	11,500.00	.....	26,500.00
Premium account.....	6,348.61	10,210.74	8,415.05	.....	1,795.69
Insurance profits, balance in expense fund, and balance in insurance fund.....	39,494.39	46,414.71	35,986.40	.....	10,428.31
Guarantee fund and surplus.....	150,304.92	150,688.77	154,815.90	4,127.13	.....
Mortgage and interest conditionally assumed for members.....	527,665.00	382,965.00	329,358.04	.....	53,606.96
Interest and premium paid in advance and other liabilities.....	18,310.67	7,459.81	7,388.92	.....	70.89
Totals.....	\$4,145,197.32	\$3,851,539.22	\$3,712,383.71	\$51,274.14	\$190,429.65

Table IV.—SHOWING ASSETS OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1904.

ASSETS.	Loans on real estate, face value.	Loans on shares.	Real estate acquired by foreclosure and deed.	Cash on hand and in bank.	Furniture and fixtures.	Installments due and unpaid.	Interest, premiums, fees, and fines due and unpaid.	Stocks, bonds, and other securities and contracts.	Taxes and insurance.	Int. paid in advance on mtr. c'ty assumed for members.	Other assets.	Totals.
Bridgeport Savings and Loan Association.....	\$141,775.00	\$9,400.00	\$.....	\$8,677.87	\$.....	\$146.00	\$.....	\$.....	\$.....	\$.....	\$.....	\$159,998.87
The Connecticut Loan and Realty Co.....	967,702.90	82,594.75	130,452.60	14,701.09	.....	.....	4,613.46	150,584.11	1,095.32	5,621.57	2,515.64	1,369,871.44
The Co-operative Savings Society of Connecticut...	669,678.00	16,545.00	94,772.24	17,157.77	4,809.46	1,359.75	7,555.13	201,662.07	2,922.95	.....	5,316.76	1,021,759.13
First Meriden Mutual Benefit Bldg. and Loan Ass'n.	47,143.66	.....	114.80	2,899.42	.....	.....	.....	.....	.....	.....	.....	50,157.88
Fourth Meriden Mut. Benefit Bldg. and Loan Ass'n.	34,953.60	2,400.58	.....	832.65	.....	.....	.....	.....	.....	.....	.....	38,191.83
The Meriden Permanent Building and Loan Ass'n.	231,632.98	12,132.89	.....	3,938.38	.....	.....	.....	.....	.....	.....	.....	247,594.25
Middletown Building and Loan Association.....	106,800.00	2,650.00	.....	13,705.03	170.00	561.00	103.30	.....	.....	.....	.....	123,989.33
New Britain Co-operative Building and Loan Ass'n.	123,838.60	17,969.97	12,786.38	7,601.85	132.90	1,145.73	375.14	.....	.....	.....	.....	163,850.57
New Haven Building and Loan Association.....	76,050.00	2,370.00	.....	838.57	.....	187.00	.....	.....	60.76	.....	181.56	79,587.99
New Haven Progressive Building and Loan Ass'n.	27,900.00	2,310.00	.....	4,403.16	102.00	422.00	352.57	.....	.....	.....	.....	35,489.73
Norwalk Building, Loan, and Investment Co.....	134,700.00	2,600.00	2,330.31	5,834.13	.....	1,056.50	540.65	.....	.....	.....	.....	147,061.59
Rockville Building and Loan Association.....	110,730.00	895.00	3,354.60	4,767.45	135.67	.....	464.89	.....	.....	.....	.....	120,347.61
The Second Meriden Mut. Bldg. and Loan Ass'n	38,114.23	.....	.....	1,073.53	.....	.....	.....	.....	.....	.....	.....	39,187.76
Stamford Co-operative Bldg. and Loan Association...	41,550.00	1,434.00	.....	2,324.89	110.00	.....	108.70	.....	.....	.....	.....	45,525.59
Willimantic Building and Loan Association.....	75,100.00	4,200.00	.....	430.14	40.00	.....	.....	.....	.....	.....	.....	79,770.14
Totals.....	\$ 2,927,673.97	157,892.19	248,810.98	89,076.08	5,600.08	4,857.98	14,111.84	852,246.18	4,079.08	5,621.57	8,013.96	3,712,888.71

†Includes real estate contracts.

Table V.—SHOWING LIABILITIES OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1904.

LIABILITIES.	Due share- holders, instalments paid.	Due share- holders, single pay- ment shares	Due share- holders, earnings credited.	Due share- holders, earnings not credited.	Balance to be paid out on loans made.	Bor- rowed money.	Premium account.	Insurance profits bel- onging to fund and exp. fund.	Guarantee fund and surplus.	Mortgages conditionally assigned for members.	Other liabilities.	Totals.
Bridgeport Savings and Loan Association	\$134,340.00	\$.....	\$20,233.36	\$748.28	\$3,400.00	\$.....	\$.....	\$.....	\$1,277.23	\$.....	\$.....	\$159,998.87
The Connecticut Loan and Realty Co	577,982.58	113,153.51	721.00	159,223.67	3,000.00	.....	2,754.10	35,986.40	138,865.05	329,358.04	5,827.09	1,359,871.44
The Co-operative Savings Society of Connecticut...	459,985.95	525,013.95	21,273.28	7,862.85	.....	7,500.00	.....	.....	.....	.....	123.00	1,021,759.13
First Meriden Mutual Bene- fit Bldg. and Loan Ass'n	41,698.72	.....	.....	1,706.50	.....	.....	3,408.35	.....	3,344.31	.....	.....	50,157.88
Fourth Meriden Mut. Bene- fit Bldg. and Loan Ass'n	35,459.45	.....	1,223.80	917.25	300.00	.....	.....	.....	.....	.....	291.52	38,191.83
The Meriden Permanent Building and Loan Ass'n.	208,532.83	.....	29,262.99	6,690.63	2,275.00	.....	.....	.....	800.00	.....	32.80	247,594.25
Middletown Building and Loan Association	103,725.00	.....	19,596.63	667.70	.....	.....	.....	.....	.....	.....	.....	123,989.33
New Britain Co-operative Savings and Loan Ass'n.	157,674.18	.....	.....	3,769.04	.....	.....	.....	.....	2,407.35	.....	.....	163,850.57
New Haven Building and Loan Association	62,271.00	.....	8,734.65	1,855.91	1,500.00	4,000.00	.....	.....	1,100.00	.....	126.43	79,587.99
New Haven Progressive Building and Loan Ass'n.	34,348.39	.....	.....	480.51	.....	.....	.....	.....	110.67	.....	50.16	36,489.73
Norwalk Building, Loan, and Investment Co	143,730.22	.....	.....	.....	.....	.....	.....	.....	3,331.37	.....	.....	147,061.59
Rockville Building and Loan Association	96,184.00	.....	.....	24,156.61	.....	.....	.....	.....	.....	.....	7.00	120,347.61
The Second Meriden Mut. B'fit Bldg. and Loan Ass'n	33,659.45	.....	.....	.....	500.00	.....	2,252.60	.....	1,844.79	.....	930.92	39,187.76
Stamford Co-operat'e Bldg. and Loan Association...	42,894.50	2,000.00	.....	.....	.....	.....	.....	.....	650.99	.....	.....	46,525.59
Williamatic Building and Loan Association	74,815.19	.....	.....	3,852.82	.....	.....	.....	.....	1,104.14	.....	.....	79,770.14
Totals	\$ 2,207,799.55	640,167.46	101,045.51	204,931.38	10,975.00	11,500.00	8,415.05	35,986.40	154,815.90	329,358.04	7,388.92	3,712,383.71

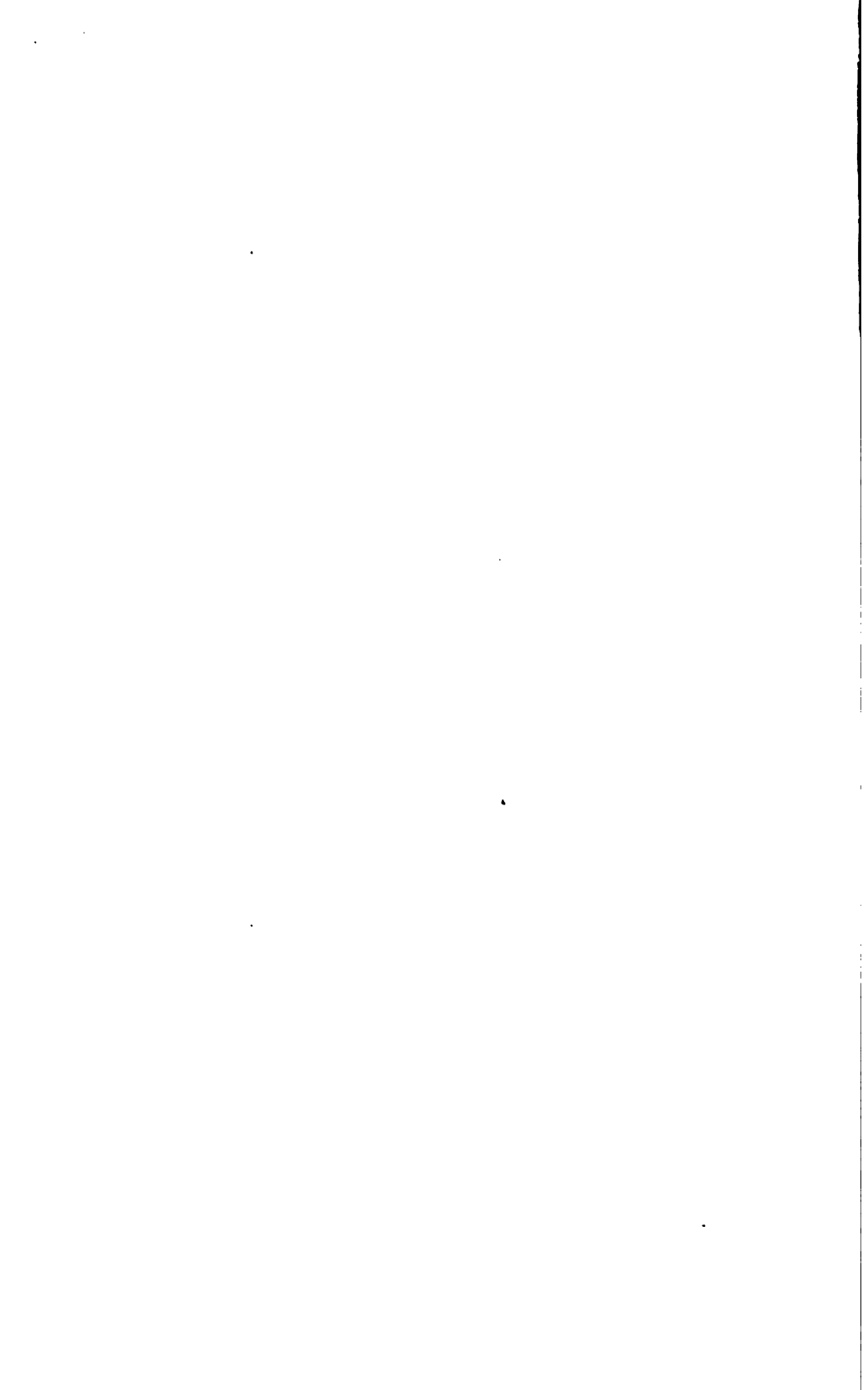
Table VI.—SHOWING NUMBER OF SHARES ISSUED, WITHDRAWN, LOANED UPON, AND MEMBERSHIP.

Domestic Associations.

NAME.	Shares issued.	Shares in force beginning of year.	Shares issued during year.	Shares withdrawn during year.	Shares in force end of year.	Number shares borrowed upon.	Number borrow- ing memb's.	Number non-bor- rowing members.	Shares held by non-bor- rowing members.
Bridgeport Savings and Loan Ass'n ...	10,174	3,262	624	606	3,280	766	117	420	2,238
Connecticut Loan and Realty Co.	†	41,646½	1,257½	9,429½	33,474½	12,244	1,072	†	†
The Co-operative Savings Society of Con- necticut.	†	†	†	†	†	†	†	†	†
First Meriden Mutual Benefit Building and Loan Association.	607	†	†	†	†	†	†	5	12
Fourth Meriden Mutual Building and Loan Association.	3,012½	2,192½	586	342½	2,292½	427½	66	313	1,862½
Meriden Permanent Building and Loan Association.	11,368	4,327	2,122	1,018	5,431	†	†	†	†
Middletown Building and Loan Ass'n. ...	No record	2,307	355	212	2,466	625	93	245	1,812
New Britain Co-operative Building and Loan Association.	No record	2,498	487	468	2,517	†	121	310	1,562
New Haven Building and Loan Ass'n. ...	4,244	1,279	388	172	1,496	367	30	177	1,128
New Haven Progressive Building and Loan Association.	2,479	556	318	89	785	183½	34	99	542
Norwalk Building, Loan and Investment Company.	No record	6,046	1,023	619	7,069	1,373	92	333	4,673
Rockville Building and Loan Ass'n.	5,843	1,463	89	220	1,332	548	92	129	784
Second Meriden Mutual Benefit Building and Loan Association.	†	†	†	†	†	†	†	†	†
Stamford Co-operative Building and Loan Association.	2,858	583	134	177	540	232	39	87	308
Willimantic Building and Loan Ass'n. ...	2,708	1,211	332	301	1,242	449	34	126	793
Totals.	43,294½	67,371	7,714½	13,664	61,908	17,206	1,789	2,244	16,714½

†Not reported.

REPORTS
OF
DOMESTIC ASSOCIATIONS.



BRIDGEPORT SAVINGS AND LOAN ASSOCIATION,

BRIDGEPORT, CONN.

SEPTEMBER 30, 1904.

Organized, December 5, 1888. Commenced business, January 1, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$141,775.00
Loans on shares.....	9,400.00
Cash in bank.....	8,677.87
Installments due and unpaid.....	146.00
Total.....	\$159,998.87

LIABILITIES.

Due shareholders, installments paid.....	\$134,340.00
Due shareholders, earnings credited.....	20,233.36
Due shareholders, earnings not credited.....	748.28
Balance to be paid out on loans made.....	3,400.00
Surplus.....	1,277.23
Total.....	\$159,998.87

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$7,418.19
Subscription on installment shares.....	39,730.00
Mortgages redeemed (in whole or in part).....	15,654.87
Other loans redeemed.....	2,225.00
Interest received	7,280.19
Fines received	85.32
Fees received	291.00
Other receipts in detail, viz.:—	
Rent	423.42
Ins. refunded	5.81
Sale real estate.....	705.19
Total	\$73,818.99

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$32,502.44
Loaned on shares.....	7,481.49
Paid on withdrawals, dues.....	19,688.09
Paid on withdrawals, interest and dividends.....	4,576.99
Paid salaries, clerk hire and commissions.....	505.50
Paid advertising, printing and postage.....	69.55
Paid rent	30.00
Paid taxes, insurance, etc.....	218.90
Cash in bank.....	8,677.87
Other disbursements in detail, viz.:—Moving safe, \$8.00; Ins. refunded, \$10.84; State of Connecticut, \$19.50; bonds, \$30.00	68.34
Total	\$73,818.99

EARNINGS ACCOUNT.

DR.

Cash on hand October 1, 1903.....	\$2,959.35
Interest	7,375.86
Premium profit on withdrawals.....	513.80
Fines	88.62
Expense repaid	26.71
Pass books and initiation.....	308.00
Rent	423.42
Total	\$11,695.76

CR.

Dividends on stock.....	\$7,388.83
Interest paid on withdrawals.....	119.33
Expenses in detail, viz.....	892.29
Profit undivided	748.23
Surplus	1,277.23
Loss real estate.....	1,269.81
Total	\$11,695.76

1. Is the plan of your association permanent, serial, or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? 10,174.
In how many series? 32. How often? Semi-annually.

5. How many shares were in force September 30, 1903? 3,262. How many were issued during the year? 624. How many were withdrawn during the year? 606. How many in force at close of business, September 30, 1904? 3,280.
6. How many shares were pledged or borrowed on September 30, 1904? 756.
7. How many borrowing members have you? 117. Give total number of shares now held by them. 1,024.
8. How many non-borrowing members have you? 420. Give total number of shares now held by them. 2,238.
9. What is the full payment of borrowing member per share per year without premium? \$22.00.
10. Is your admission or membership fee per share or per member? Share. How much? 50 cents.
11. Total admission fees received by the association during year. \$308.00.
12. Total amount of admission fees paid by new members during year. \$308.00. To the association. \$308.00. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Stock of the association. Charter and by-laws.
16. On what percentage of valuation do you limit loans? About 80. How appraised? Three appraisers.
17. In what places have you money loaned? Bridgeport and vicinity; limited to Connecticut.
18. How long must a shareholder make payments before he is entitled to borrow? One month.
19. State number of mortgage loans to members. 83. State total amount loaned on first mortgage. \$141,775.00. State largest mortgage loan to any person. \$6,000.
20. State amount outstanding on mortgages in force on property in this State? \$141,775.00.
21. State number of loans in force on other securities. 34. Total amount of such loans. \$9,400.
22. What premium plan do you follow? See remarks.
23. If premium fixed, state amount; if not fixed, state average premium and extremes.
24. Have you an expense fund? No.
25. State salaries, in detail, paid to all connected with the association. President, \$25.00; Treasurer, \$25.00; Secretary, \$250.00 per annum.
26. Are officers under bond? Treasurer and Secretary. In what amount? Treasurer, \$2,000; Secretary, \$4,000.
27. State total operating expenses for the year. \$892.29.

23. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No variation. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 80. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Time. See remarks. Give particulars briefly.
32. How many foreclosures have you had since last report? None. How many on property in this State?

REMARKS.

16. Property is appraised by a committee of three appointed by the President or Board of Management—one or more of such committee must be members of the Board of Management.
22. Premium payments may be created if competition arises through lack of money to supply the demands, by bidding in open meeting one or more cents per share, to be paid monthly.
31. During the first year, none. During the second year, 50 per cent. After the second year, 80 per cent. After the tenth year, 100 per cent.

Directors:—Geo. H. Zink, Jr., 1021 Central Ave., 5 shares; C. T. Durgin, 231 Ogden St., 13 shares; Axel Ovre, 219 Brook St., 5 shares; Cornelius Kalsen, 966 Central Ave., 4 shares; A. V. Hartley, 1169 East Main St., 10 shares; Geo. B. Cowell, 120 East Wash. Ave., 10 shares; R. Fitzgibbon, 58 Franklin St., 10 shares; A. C. Baunach, 202 Harral Ave., 13 shares; T. H. Rylands, 363 Central Ave., 27 shares.

Officers:—John N. Standish, President, 1539 Noble Ave., 20 shares; Wm. M. Thomas, Vice-President, 1390 East Main St., 5 shares; H. C. Rylands, Treasurer, 239 Atlantic St., 30 shares; Geo. T. Percy, Secretary, 77 William St., 4 shares; Edwin F. Hall, Attorney.

Depository:—Bridgeport Trust Co.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, John N. Standish, President, and Geo. T. Percy, Secretary of the aforesaid association, do solemnly swear, that this report, and each

and everything therein contained, is true, to the best of our knowledge and belief.

JOHN N. STANDISH, President.

GEO. T. PERCY, Secretary.

Subscribed and sworn to before me, this 17th day of October, 1904.

MARSHALL W. HOVEY, Notary Public.

**CONNECTICUT LOAN AND REALTY COMPANY,
HARTFORD, CONN.**

STATEMENT, SEPTEMBER 30, 1904.

Organized, May, 1895. Commenced business, June, 1895.

ASSETS.

Advances on bond and mortgages.....	\$967,702.90
Advances on shares.....	82,584.75
New Jersey bonds.....	9,036.25
Advances on other securities.....	49,848.56
Real estate acquired by quit-claim and foreclosure.....	77,424.01
Real estate purchased for improvement.....	53,028.59
Partial payment contracts and other contracts.....	91,699.30
Taxes, insurance and costs advanced.....	1,095.32
Interest and premium delinquent and accrued (secured)....	4,613.46
Interest advanced on mortgages assumed for members....	5,621.57
Sundry ledger accounts.....	2,515.64
Cash in office.....	2,250.00
Cash in banks.....	12,451.09
Total	\$1,359,871.44

LIABILITIES.

Due shareholders, installment shares.....	\$577,982.58
Due shareholders, full paid shares.....	113,153.51
Reserve guarantee fund.....	122,600.00
Undivided profits	147,277.74
Contingent fund	16,265.05
Insurance profits	25,062.31
Survivorship fund	4,945.93
Mortgages assumed for members.....	325,460.00
Interest accrued but not due on mortgages assumed for members	3,898.04
Due on uncompleted loans.....	3,000.00
Expense fund	5,696.62
Insurance fund	5,227.47
Interest and premium advanced.....	2,754.10
Dividend accrued on full paid shares.....	721.00
Sundry ledger accounts.....	5,827.09
Total	\$1,359,871.44

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

LOAN FUND.

RECEIPTS.

Cash balance September 30, 1903.....	\$1,916.21
Advances on bond and mortgage repaid.....	247,200.98
Advances on shares repaid.....	47,743.00
Assumed mortgages	62,945.00
Uncompleted loans	10,000.00
Taxes, insurance and costs.....	1,183.06
Interest on assumed mortgages.....	8,816.32
Interest and premium.....	83,604.32
Fines	1,620.78
Transfer fees	32.00
Real estate and contracts.....	52,383.50
Building account	20,683.93
Insurance	49,860.58
Insurance death claims.....	23,619.97
Insurance profits	4,454.29
Survivorship fund	4,316.85
Bills receivable	30,000.00
Bills payable	10,000.00
Bonds sold	20,321.39
Installment shares	134,597.74
Full paid shares.....	8,460.40
Rents	4,564.88
Contingent	109.50
Sundry ledger accounts.....	18,880.07
Total	<u>\$847,314.77</u>

DISBURSEMENTS.

Advanced on bond and mortgage.....	\$135,227.68
Advanced on shares.....	47,482.55
Advanced on other securities.....	49,848.56
Assumed mortgages paid.....	120,450.00
Interest on assumed mortgages.....	41,597.30
Uncompleted loans	13,750.00
Taxes, insurance and costs advanced.....	1,738.30
Interest and premium.....	903.42
Loss and gain.....	2,999.44
Discount on advance payments.....	182.20
Dividends on paid-up shares.....	9,504.83
Building account	8,724.16
Insurance profits	7,673.70

Real estate	\$55,888.47
Insurance	51,539.61
Shares matured by death.....	23,619.97
Installment shares withdrawn.....	151,185.11
Full paid shares withdrawn.....	5,048.17
Bills receivable	29,831.87
Bills payable	10,000.00
Bonds purchased	20,321.39
Dividends on withdrawn shares.....	37,133.10
Taxes and repairs.....	3,215.03
Furniture and fixtures.....	3,232.22
Contingent	647.40
Sundry ledger accounts.....	7,286.82
Cash balance September 30th, 1904.....	8,283.47
Total	\$847,314.77

EXPENSE FUND.

RECEIPTS.

Cash balance September 30th, 1903.....	\$10,688.98
Installment shares	38,330.61
Full paid shares.....	198.02
Premiums on shares.....	680.00
Insurance commissions	5,708.66
Sundry accounts	365.23
Total	\$55,971.50

DISBURSEMENTS.

Printing and supplies.....	\$919.14
Advertising	225.39
Collection	3,688.52
State expense	353.94
Traveling	1,190.58
Rent	1,505.77
Salaries	14,451.53
Postage	486.51
Legal	1,108.19
Sundries	1,244.84
Total operating expenses, exclusive of agents' commissions	25,173.41
Agents' commissions	7,239.43
Shares withdrawn	10,728.79
Sundry accounts	2,030.00

BUILDING AND LOAN ASSOCIATIONS.

25

Dividends paid on D. D. shares.....	\$4,382.25
Dividends accrued on D. D. shares.....	721.00
Cash balance September 30, 1904.....	5,696.62
Total	<u>\$55,971.50</u>

EARNINGS ACCOUNT.

DR.

Balance September 30, 1903.....	\$147,325.28
Interest and premium.....	77,393.10
Fines	1,615.95
Transfer fees	32.00
Rents	4,471.00
Sundry accounts	1,981.34
Total	<u>\$232,818.67</u>

CR.

Interest on assumed mortgages.....	\$31,667.97
Discount on advance payments.....	108.87
Dividends and expense on paid-up shares.....	9,697.14
Withdrawals, etc.	39,290.09
Taxes and repairs.....	3,153.75
Contingent	1,623.11
Balance September 30, 1904.....	147,277.74
Total	<u>\$232,818.67</u>

1. Is the plan of your association permanent, serial, or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? 19c, 25c, 32c, 37½c, 41c, 50c, 52½c 59c,
61c, 65c, 80c, 90c, \$1.00, \$1.39, \$1.50, \$1.81, \$2.00, \$2.12, \$2.50, \$2.52,
\$3.00, \$3.95, \$4.50.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? _____.
In how many series? 112. How often? Monthly.
5. How many shares were in force September 30, 1903? 41,646½. How
many were issued during the year? 1,257½. How many were
withdrawn during the year? 9,429½. How many in force at
close of business, September 30, 1904? 33,474½.
6. How many shares were pledged or borrowed on September 30, 1904?
12,244.

7. How many borrowing members have you? 1,072. Give total number of shares now held by them. 12,244.
8. How many non-borrowing members have you? _____. Give total number of shares now held by them. _____.
9. What is the full payment of borrowing member per share per year without premium? \$6.00, plus dues.
10. Is your admission or membership fee per share or per member? None, except/ Class C special. How much? 50c. per share.
11. Total admission fees received by the association during year. None.
12. Total amount of admission fees paid by new members during year. None. To the association. To the agents. None.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Loans are made on the divided mortgage plan; also on shares.
15. If yes, on what and by what authority? Charter and amendments.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? Special appraisers.
17. In what places have you money loaned? Connecticut, Rhode Island, Vermont, New Jersey and Pennsylvania.
18. How long must a shareholder make payments before he is entitled to borrow? One month.
19. State number of loans to members. 1,072.
20. State amount outstanding on mortgages in force on property in this State. \$418,182.13.
21. State number of loans in force on other securities. 414 share loans. Total amount of such loans. \$82,584.75.
22. What premium plan do you follow? Members bid.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Extremes 25c. and 14c. per share per month.
24. Have you an expense fund? Yes. Of what does it consist? See By-Laws, Article XX. Give total amount of expense fund received during year. \$45,282.52. Give balance on hand of expense fund September 30, 1904. \$5,636.62.
25. State salaries, in detail, paid to all connected with the association. President, \$300. Secretary-Treasurer, \$50 per month.
26. Are officers under bond? Yes. In what amount? President, \$5,000. Secretary-Treasurer, \$5,000.
27. State total operating expenses for the year. \$25,173.41 exclusive of agents' commissions.
28. How are agents paid? Commissions.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? See By-Laws, Article XIII. Does such per cent. vary according to amount paid on stock or according

to length of time since date of issue? According to time. Give particulars briefly.

31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly. Article XIII.
32. How many foreclosures have you had since last report? ———. How many on property in this State? ———.

EXHIBIT "A."

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.		Cost on Books of Company.	Appraised Value.
1 Residence,	West Hartford, Ct.....	\$1,967.38	\$4,300
1 Residence,	Hartford, Ct.....	2,455.08	4,800
1 Residence,	Hartford, Ct.....	2,615.00	5,000
1 Residence,	New Haven, Ct.....	6,697.04	9,500
1 Residence,	Hartford, Ct.....	2,264.35	6,800
1 Residence,	West Hartford, Ct.....	3,740.11	4,500
1 Residence,	Hartford, Ct.....	1,392.27	3,500
1 Residence,	Hartford, Ct.....	2,681.49	8,200
1 Residence,	Hartford, Ct.....	1,827.78	4,400
1 Residence,	New Castle, Pa.....	437.75	1,150
1 Residence,	Waterbury, Ct.....	900.00	3,300
1 Residence,	Hartford, Ct.....	1,351.32	4,500
1 Residence,	Hartford, Ct.....	2,199.61	6,600
1 Residence,	West Hartford, Ct.....	1,391.07	4,200
1 Residence,	West Hartford, Ct.....	1,391.07	4,200
1 Residence,	Scranton, Pa.....	1,468.90	1,775
1 Residence,	New Haven, Ct.....	517.75	2,400
1 Residence,	Scranton, Pa.....	578.62	1,950
1 Lot,	Hartford, Ct.....	300.00	1,000
1 Lot,	Hartford, Ct.....	255.00	600
1 Residence,	Hartford, Ct.....	3,461.55	4,600
1 Residence,	Hartford, Ct.....	2,667.92	8,300
1 Residence,	Hartford, Ct.....	5,059.84	11,000
1 Residence,	Scranton, Pa.....	1,127.44	1,650
1 Residence,	Hartford, Ct.....	1,661.20	7,650
1 Residence,	Hartford, Ct.....	1,301.19	3,500
1 Residence,	Hartford, Ct.....	1,306.34	3,700
1 Residence,	West Hartford, Ct.....	2,203.15	7,500
1 Residence,	Hartford, Ct.....	1,282.62	6,200

EXHIBIT "A."—Concluded.

Description of Property.		Cost on Books of Company.	Appraised Value.
1 Residence,	Hartford, Ct.....	\$421.20	\$6,000
1 Residence,	Allegheny, Pa.....	2,085.94	10,000
1 Residence,	East Berlin, Ct.....	2,234.61	2,500
1 Residence,	Torrington, Ct.....	996.77	2,750
1 Residence,	Hartford, Ct.....	998.72	1,000
1 Residence,	Waterbury, Ct.....	1,610.04	2,700
3 Residences,	Altoona, Pa.....	1,361.36	6,000
2 Residences,	Scranton, Pa.....	1,058.41	1,200
4 Lots,	West Hartford, Ct.....	580.00	500
1 Residence,	New Haven, Ct.....	2,377.44	7,300
1 Residence,	New Haven, Ct.....	997.24	8,875
1 Residence,	Hartford, Ct.....	2,288.66	6,000
1 Lot,	Providence, R. I.....	1,875.50	2,000
1 Residence,	St. Johnsbury, Vt.....	1,043.84	1,000
1 Residence,	Hartford, Ct.....	429.97	4,300
1 Residence,	Hartford, Ct.....	511.47	5,300
		\$77,424.01	

EXHIBIT "B."

REAL ESTATE PURCHASED FOR IMPROVEMENT.

Description of Property.		Cost on Books of Company.	Appraised Value.
6 Lots,	Hartford, Ct.....	\$1,852.56	\$4,500
7 Lots,	Hartford, Ct.....	3,152.97	7,000
1 Residence,	Hartford, Ct.....	8,779.51	16,000
3 Residences,	Hartford, Ct.....	12,969.02	25,500
1 Lot,	Hartford, Ct.....	1,760.00	2,200
1 Lot,	Hartford, Ct.....	2,100.00	2,400
1 Lot,	Hartford, Ct.....	1,920.00	2,400
2 Lots,	Hartford, Ct.....	1,400.00	3,600
1 Residence,	Hartford, Ct.....	2,475.56	6,750
1 Residence,	Hartford, Ct.....	2,578.46	6,750
1 Tract,	Hartford, Ct.....	14,040.51	50,000
		\$53,028.59	

Directors:—Charles W. Rohne, Hartford, Conn.; James J. Fine, Providence, R. I.; Joseph O. Goodwin, East Hartford, Conn.; A. R.

Crittenden, Middletown, Conn.; Patrick Garvan, Hartford, Conn.; George Pope, New York, N. Y.

Treasurer:—James J. Fine, Providence, R. I.

Depositories:—State and First National Banks, Hartford, Conn.; Westminster Bank, Providence, R. I.

Attorney:—Andrew F. Gates, Hartford, Conn.

STATE OF CONNECTICUT, {
COUNTY OF HARTFORD, { ss.

We, Chas. W. Rohne, President, and Jas. J. Fine, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

CHAS. W. ROHNE, President.

JAS. J. FINE, Secretary.

Subscribed and sworn to before me, this 8th day of December, 1904.

GLENNIE F. PHINNEY, Notary Public.

THE CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT,

HARTFORD, CONN.

SEPTEMBER 30, 1904.

Organized, June, 1893. Commenced business, June, 1893.

EXHIBIT "A."

Statement of Resources and Liabilities of the Co-operative Savings Society of Connecticut at the close of business September 30, 1904.

RESOURCES.

Loans, bond and mortgage.....	\$669,678.00
Stock loans	16,545.00
Real estate	94,772.24
Partial payment contracts.....	47,506.67
Securities and contracts owned.....	154,155.40
Furniture and fixtures.....	4,809.46
Interest and premium due and unpaid.....	7,555.13
Installments due and unpaid.....	1,339.75
Taxes, insurance and costs advanced.....	2,922.95
All other ledger accounts.....	5,316.76
Cash balances:—	
Union Trust Co.....	\$1,146.61
Connecticut Trust & Safe Deposit Co.....	6,541.95
Local banks	5,969.21
Cash in office.....	3,500.00
	17,157.77
Total resources	
	\$1,021,759.13

LIABILITIES.

Due shareholders, installments paid.....	\$459,985.95
Due shareholders, single payment shares.....	525,013.95
Installments paid in advance.....	123.00
Due shareholders, earnings credited.....	21,273.28
Due shareholders, earnings not credited.....	7,862.95
Bills payable	7,500.00
Total liabilities	
	\$1,021,759.13

EXHIBIT "B."

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30th, 1903.....	\$12,417.92
Subscription on installment shares.....	216,852.04
Subscription on single payment shares.....	35,966.00
Mortgages redeemed	154,900.00
Other loans redeemed.....	23,492.60
Interest and premium, fines, fees, etc.....	52,485.98
Real estate	59,364.06
Taxes, insurance and costs advanced.....	3,604.74
Payments on partial payment contracts.....	15,226.37
All other receipts.....	6,523.06

Total receipts	\$580,832.77
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DISBURSEMENTS.

Loaned on first mortgages.....	\$33,000.00
Loaned on shares.....	9,630.00
Loaned on other securities.....	6,900.00
Paid withdrawals installment stocks.....	296,109.28
Interest paid on Class C.....	14,326.30
Dividends paid in cash.....	36,940.43
Paid single payment shares.....	71,460.60
Taxes, insurance and costs advanced.....	3,093.01
Real estate	21,522.16
Expense account	13,375.08
Securities owned	5,000.00
Partial payment contracts.....	29,818.14
Bills payable (repaid).....	22,500.00
Cash on hand September 30th, 1903.....	17,157.77

Total disbursements	\$580,832.77
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EXHIBIT "C."

EARNINGS ACCOUNT.

RECEIPTS.

Undivided balance September 30th, 1903.....	\$11,075.26
Interest and premium, fines, fees, etc.....	52,600.11
All other receipts.....	2,824.15

Total receipts	\$66,499.52
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REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Dividends credited installment stocks.....	\$4,369.04
Dividends credited Class C.....	14,326.30
Dividends paid single payment stocks.....	38,246.01
Miscellaneous disbursements	1,695.22
Undivided balance September 30th, 1904.....	7,862.95
Total disbursements	\$66,499.52

1. Is the plan of your association permanent, serial or terminating?
Permanent and serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? "A" \$1.00, "E" 50c.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? _____.
In how many series? _____. How often? _____.
5. How many shares were in force September 30, 1903? _____.
How many were issued during the year? _____. How many
were withdrawn during the year? _____. How many in
force at close of business, September 30, 1904? _____.
6. How many shares were pledged or borrowed on September 30, 1903?
_____.
7. How many borrowing members have you? _____. Give total
number of shares now held by them. _____.
8. How many non-borrowing members have you? _____. Give
total number of shares now held by them. _____.
9. What is the full payment of borrowing members per share per
year without premium? Class "A" \$21.60, Class "E" \$15.60.
10. Is your admission or membership fee per share or per member?
Per share. How much? Class "A" \$2.00, Class "E" \$1.00.
11. Total admission fees received by the association during year.
_____.
12. Total amount of admission fees paid by new members during year.
_____. To the association. _____. To the agents. _____.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes
15. If yes, on what and by what authority? See Charter and By-Laws.
16. On what percentage of valuation do you limit loans? 75 per cent.
How appraised. Local appraisers and special from home office.
17. In what places have you money loaned? Connecticut and Rhode
Island.
18. How long must a shareholder make payments before he is entitled
to borrow? No specified time.

19. State number of loans to members. _____. State total amount loaned on first mortgage. \$669,678.00. State largest mortgage loan to any person. \$10,000.00.
20. State amount outstanding on mortgages in force on property in this State. _____.
21. State number of loans in force on other securities. _____.
Total amount of such loans. _____.
22. What premium plan do you follow? Fixed.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. "A" and "E" \$4.00 per \$1,000 per month.
24. Have you an expense fund? _____. Of what does it consist? See Article XI. of By-Laws. Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1904. _____.
25. State salaries, in detail, paid to all connected with the association. President, \$2,500. Secretary, \$400. Attorney, \$300.
26. Are officers under bond? Yes. In what amount? Total of officers and agents about \$40,000.00.
27. State total operating expenses for the year. _____.
28. How are agents paid? _____.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? See Article VIII. of By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue?. _____. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See Article VIII. of By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly.
32. How many foreclosures have you had since last report? _____.
How many on property in this State? _____.

REPORT OF COMMISSIONER ON
REAL ESTATE OWNED BY THE SOCIETY.

EXHIBIT "D."

Name.	Cost on Society's Books.	Society's Appraisal Value.
John McFarland	\$2,377.41	\$2,400.00
Morris Kirk	1,801.46	2,000.00
A. D. Willard.....	1,747.84	2,000.00
Thomas M. Hayward.....	6,078.12	5,500.00
Charles H. Osborne.....	2,391.06	2,800.00
Mary McCormick	1,817.53	2,200.00
Thomas Dunn	1,322.70	1,200.00
D. W. Brooks.....	8,124.39	8,500.00
John J. Lawler.....	3,094.98	3,500.00
Oxford Street	2,787.97	2,800.00
Isabella Gammack	1,910.87	1,800.00
Michael G. Rourke.....	605.78	1,800.00
William F. Miller.....	1,786.99	1,700.00
William F. Miller.....	1,673.64	1,700.00
Joseph McVeigh	2,076.55	2,200.00
Edward Lamothe	685.17	700.00
James Fleming	2,665.95	2,800.00
F. H. Hunter.....	2,605.42	2,800.00
A. R. Crittenden, Trustee.....	2,459.01	2,800.00
Carrie F. Huntley.....	1,500.00	1,500.00
Carrie F. Huntley.....	3,673.70	3,600.00
Benjamin Jaspan	148.58	5,500.00
Benjamin Jaspan	2,799.36	11,000.00
A. G. M. Whipple.....	2,327.68	2,200.00
Jacob Simon	3,026.44	3,200.00
William P. Church.....	1,807.36	1,200.00
William E. Mayo.....	1,809.96	1,500.00
Nellie H. Hill.....	4,197.33	4,200.00
Luin B. Switzer.....	1,044.25	1,000.00
Eliza E. Briggs.....	1,389.30	1,400.00
William J. Bowler.....	1,111.41	1,200.00
Jennie Bronson	5,622.56	5,500.00
Caroline Brievogette	7,412.81	7,500.00
William Silk	2,383.37	2,300.00
Ellen T. F. Ward.....	1,273.36	1,280.00
Edward Vlau	1,774.60	1,900.00
Catherine Brockett	135.00	150.00
George A. Palmer.....	1,489.66	1,700.00
Herbert A. Rootham.....	1,111.35	1,400.00
Catherine Dwyer	587.96	1,500.00

EXHIBIT "E."

Directors:—George T. Meech, Middletown, Conn.; A. R. Crittenden, Middletown, Conn.; Andrew F. Gates, Hartford, Conn.; William H. Marigold, Bridgeport, Conn.; Ernest Cady, Hartford, Conn.; Geo. W. Burnham, Willimantic, Conn.; Chas. W. Rohne, Hartford, Conn.; George H. Clowes, Waterbury, Conn.; David N. Camp, New Britain, Conn.; O. F. Strunz, Bristol, Conn.; Jos. O. Goodwin, East Hartford, Conn.

Officers:—Treasurer, Chas. W. Rohne, Hartford, Conn.; Attorney, Andrew F. Gates, Hartford, Conn.

Depository:—Connecticut Trust and Safe Deposit Co., Hartford, Conn.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

We, Charles W. Rohne, President, and Joseph O. Goodwin, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

CHARLES W. ROHNE, President.

JOSEPH O. GOODWIN, Secretary.

Subscribed and sworn to before me, this 6th day of December, 1904.

GLENNIE F. PHINNEY, Notary Public.

THE FIRST MERIDEN MUTUAL BENEFIT BUILD- ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, March 17, 1887. Commenced business, April 2, 1887.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$47,143.66
Real estate otherwise acquired.....	114.80
Cash in bank.....	2,899.42
Total	<u>\$50,157.88</u>

LIABILITIES.

Due shareholders, installments paid.....	\$41,698.72
Due shareholders, earnings not credited.....	1,706.50
Surplus	24.85
Other liabilities in detail, viz.:—	
Cash for real estate.....	95.00
Reserve fund	3,224.46
Premiums	3,408.35
Total	<u>\$50,157.88</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$473.89
Subscription on installment shares.....	2,009.95
Mortgages redeemed (in whole or in part).....	9,633.07
Borrowed money	990.00
Interest received	44.57
Premium received	5.00
Other receipts in detail, viz.:—	
Real estate	2,430.52
Reserve fund	490.00
Cash for real estate.....	95.00
Surplus cash	24.85
Management fund	265.19
Total	<u>\$16,462.04</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$5,000.00
Paid on withdrawals, dues.....	6,806.37
Paid borrowed money.....	990.00
Paid salaries, clerk hire and commissions.....	550.00
Paid advertising, printing, postage, surveyor, etc.....	95.58
Paid rent	31.50
Paid taxes, insurance, etc.....	79.17
Cash in banks.....	2,899.42
Other disbursements in detail, viz.:—	
Interest	10.00
Total	\$16,462.04

EARNINGS ACCOUNT.

Dr.

Interest	\$44.57
Premium	5.00
Fines from dividends.....	76.62
Other earnings in detail, viz.:—	
Management	265.19
Reserve fund	490.00

Cr.

Dividends on stock.....	\$356.04
Interest on borrowed money.....	10.00
Expenses in detail viz.:.....	756.25
Commission on real estate, salaries, auditing, State Com., printing annual report, rent, office sup- plies, etc.	

1. Is the plan of your association permanent, serial or terminating?
Terminating.
2. What is the par value of stock per share (matured)? \$500.
3. Are your installment payments weekly or monthly? Weekly.
What amount per share? 25c.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? 607. In
how many series? One. How often? Once.
5. How many shares were in force September 30, 1904? _____.
How many were issued during the year? _____. How many
were withdrawn during the year? _____. How many in
force at close of business, September 30, 1904? _____.

6. How many shares were pledged or borrowed on September 30, 1904?
_____.
7. How many borrowing members have you? All but 5. Give total number of shares now held by them. _____.
8. How many non-borrowing members have you? 5. Give total number of shares now held by them. 12.
9. What is the full payment of borrowing member per share per year without premium? \$65.00.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c. None on market.
11. Total admission fees received by the association during year.
_____.
12. Total amount of admission fees paid by new members during year? _____ To the association. _____ To the agents. _____.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No. First mortgage or cash on deposit in savings banks or both. Cash as collateral only in which real estate is not sufficient.
15. If yes, on what and by what authority? _____.
16. On what percentage of valuation do you limit loans? No rule. How appraised? Five members of Board of Management.
17. In what places have you money loaned? All loans but one in Meriden, one in Middletown.
18. How long must a shareholder make payments before he is entitled to borrow? From April, 1887.
19. State number of loans to members? _____. State total amount loaned on first mortgage. \$47,143.66. State largest mortgage loan to any person. \$6,000.
20. State amount outstanding on mortgages in force on property in this State. \$47,143.66.
21. State number of loans in force on other securities. _____. Total amount of such loans. _____.
22. What premium plan do you follow? _____.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. _____.
24. Have you an expense fund? Yes. Of what does it consist? Fines, dues and reserve fund. Give total amount of expense fund received during year. Give balance on hand of expense fund September 30, 1904. _____.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$250.00. Treasurer, \$50.00.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$400 each.
27. State total operating expenses for the year. \$766.25, including interest on borrowed money and an exchange check of \$100.00, also \$125.00 commission on real estate.

28. How are agents paid? ———.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 100; but stock must be cancelled. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. ———.
32. How many foreclosures have you had since last report? None. How many on property in this State? ———.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Cost on Books of Association.	Present Value of Land.	How Acquired, Deed or Foreclosure.
30 Acres, Madison.....	.....	\$100.00	Deed
1 Building Lot, Meriden.....	\$100.00	100 00	Deed
1 Building Lot, Meriden.....	14.80	885.00	Deed
2½ Building Lots, Meriden.....	.....	400.00	Foreclosure

REMARKS.

This Association has made all loans on its first issue of stock that will ever be applied for and will cease to receive subscription to stock after Dec. 31, 1904. About \$5,000.00 will be paid to withdrawing members the first week in Jan., 1905. Payments to stock and dividends will be applied to cancel loans.

Directors:—Henry Dryhurst, Meriden, 2 shares; Thomas Vernon, Meriden, 2 shares; Thomas Duke, Meriden, 2 shares; Thomas May, Meriden, 2 shares; John D. Wright, Meriden, 2 shares; Andrew E. Birdsey, Meriden, 5 shares; Richard A. Walker, Meriden, 2 shares; John Lawrence, Meriden, 5 shares; Fred Mills, Meriden, 12 shares.

Officers:—Treasurer, Alfred Roebuck, Meriden; Attorney, Henry Dryhurst, Meriden, Conn.

Depositories:—Meriden National and Savings Banks.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, John W. O'Loughlin, Vice-President, and Orlando C. Burgess, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

JOHN W. O'LOUGHLIN, Vice-President.
• ORLANDO C. BURGESS, Secretary.

Subscribed and sworn to before me, this 7th day of December, 1904.

WILBUR H. SQUIRE, Notary Public.

FOURTH MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, March 15, 1900. Commenced business, April 1, 1900.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$34,958.60
Loans on shares.....	2,400.68
Cash in bank.....	832.65
Total	\$38,191.83

LIABILITIES.

Due shareholders, installments paid.....	\$35,459.45
Due shareholders, earnings credited.....	1,223.60
Due shareholders, earnings not credited.....	917.26
Balance to be paid out on loans made.....	300.00
Management fund	291.52
Total	\$38,191.83

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1904.....	\$125.54
Subscription on installment shares.....	11,562.48
Mortgages redeemed (in whole or in part).....	2,330.45
Other loans redeemed.....	1,641.00
Borrowed money	800.00
Interest received	214.59
Premium received	424.15
Fines received	3.80
Profit and loss.....	459.56
Management	460.57
Total	\$18,022.14

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$8,650.00
Loaned on shares.....	2,754.30
Paid on withdrawals, dues.....	4,423.86
Paid on withdrawals, interest and dividends.....	94.95
Paid borrowed money.....	800.00
Paid salaries, clerk hire and commissions.....	297.50
Paid advertising, printing and postage.....	39.30
Paid rent	35.00
Paid taxes	3.78
Paid other expenses.....	90.80
Cash in bank.....	832.65

Total \$18,022.14

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Weekly.
What amount per share? Ten cents.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? 3,012½.
In how many series? Four. How often? Each year since
October 1, 1901.
5. How many shares were in force September 30, 1903? 2,192½. How
many were issued during the year? 585. How many were
withdrawn during the year? 342½. How many in force at
close of business, September 30, 1904? 2,292½.
6. How many shares were pledged or borrowed on September 30,
1904? 427½.
7. How many borrowing members have you? 65. Give total number
of shares now held by them. 427½. Male. 53. Female. 12.
8. How many non-borrowing members have you? 313. Give total
number of shares now held by them. 1,862½.
9. What is the full payment of borrowing member per share per year
without premium? \$19.20.
10. Is your admission or membership fee per share or per member?
Per member. How much? _____.
11. Total admission fees received by the association during year.
\$45.50.
12. Total amount of admission fees paid by new members during year?
\$45.50. To the association? All. To the agents? None.
13. Do you make loans to other than members? No. •
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own stock.

16. On what percentage of valuation do you limit loans? 75 per cent.
How appraised? Committee of three from Board of Management.
17. In what places have you money loaned? Meriden and Branford, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? Any time, if in good standing.
19. State number of loans to members. 31 mortgage loans. State total amount loaned on first mortgage. \$40,575.00. State largest mortgage loan to any person? \$2,500.00.
20. State amount outstanding on mortgages in force on property in this State. \$40,575.00.
21. State number of loans in force on other securities. 34. Total amount of such loans. \$2,649.23.
22. What premium plan do you follow? Alternate ballot and sale.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Average, \$70.59. Lowest, \$50.00. Highest, \$96.00.
24. Have you an expense fund? Yes. Of what does it consist? Annual assessments of \$1.00 per \$1,000.00 of stock, passbooks, fines and admission fees. Give total amount of expense fund received during year. \$460.57. Give balance on hand of expense fund, September 30, 1904. \$291.52.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$250.00. Treasurer, \$60.00.
26. Are officers under bond? Yes. In what amount? Secretary, \$500.00. Treasurer, \$500.00.
27. State total operating expenses for the year. \$466.38.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent., less withdrawal fee. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Withdrawal fee, \$20.00 per \$1,000.00 of stock, less amount paid, in expense assessments. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly.
—————.
32. How many foreclosures have you had since last report? None.
How many on property in this State? None.

Directors:—William H. Rees, Meriden, Conn., 10 shares, series 1;
John Beattie, Meriden, Conn., 7½ shares, series 1; W. O. Stowell, Jr.,

DISBURSEMENTS.

Loaned on first mortgage.....	\$8,650.00
Loaned on shares.....	2,754.30
Paid on withdrawals, dues.....	4,423.86
Paid on withdrawals, interest and dividends.....	94.95
Paid borrowed money.....	800.00
Paid salaries, clerk hire and commissions.....	297.50
Paid advertising, printing and postage.....	39.30
Paid rent	35.00
Paid taxes	3.78
Paid other expenses.....	90.80
Cash in bank.....	832.65
Total	\$18,022.14

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Weekly.
What amount per share? Ten cents.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? 3,012½.
In how many series? Four. How often? Each year since
October 1, 1901.
5. How many shares were in force September 30, 1903? 2,192½. How
many were issued during the year? 585. How many were
withdrawn during the year? 342½. How many in force at
close of business, September 30, 1904? 2,292½.
6. How many shares were pledged or borrowed on September 30,
1904? 427½.
7. How many borrowing members have you? 65. Give total number
of shares now held by them. 427½. Male. 53. Female. 12.
8. How many non-borrowing members have you? 313. Give total
number of shares now held by them. 1,862½.
9. What is the full payment of borrowing member per share per year
without premium? \$19.20.
10. Is your admission or membership fee per share or per member?
Per member. How much? ———.
11. Total admission fees received by the association during year.
\$45.50.
12. Total amount of admission fees paid by new members during year?
\$45.50. To the association? All. To the agents? None.
13. Do you make loans to other than members? No. •
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own stock.

16. On what percentage of valuation do you limit loans? 75 per cent.
How appraised? Committee of three from Board of Management.
17. In what places have you money loaned? Meriden and Branford, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? Any time, if in good standing.
19. State number of loans to members. 31 mortgage loans. State total amount loaned on first mortgage. \$40,575.00. State largest mortgage loan to any person? \$2,500.00.
20. State amount outstanding on mortgages in force on property in this State. \$40,575.00.
21. State number of loans in force on other securities. 34. Total amount of such loans. \$2,649.23.
22. What premium plan do you follow? Alternate ballot and sale.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Average, \$70.59. Lowest, \$50.00. Highest, \$96.00.
24. Have you an expense fund? Yes. Of what does it consist? Annual assessments of \$1.00 per \$1,000.00 of stock, passbooks, fines and admission fees. Give total amount of expense fund received during year. \$460.57. Give balance on hand of expense fund, September 30, 1904. \$291.52.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$250.00. Treasurer, \$60.00.
26. Are officers under bond? Yes. In what amount? Secretary, \$500.00. Treasurer, \$500.00.
27. State total operating expenses for the year. \$466.38.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent., less withdrawal fee. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Withdrawal fee, \$20.00 per \$1,000.00 of stock, less amount paid, in expense assessments. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly.
—————.
32. How many foreclosures have you had since last report? None.
How many on property in this State? None.

Directors:—William H. Rees, Meriden, Conn., 10 shares, series 1;
John Beattie, Meriden, Conn., 7½ shares, series 1; W. O. Stowell, Jr.,

Meriden, Conn., $12\frac{1}{4}$ shares, series 1; Max C. Rebstock, Meriden, Conn., 5 shares, series 1; William H. Powell, Meriden, Conn., $12\frac{1}{4}$ shares, series 1; Anton Abele, Meriden, Conn., $7\frac{1}{2}$ shares series 4; Herbert Mills, Meriden, Conn., 25 shares, series 1; J. C. Numan, Meriden, Conn., 5 shares, series 4; Andrew Welsner, Meriden, Conn., $12\frac{1}{4}$ shares, series 1 and 2.

Officer:—Treasurer, Harry C. Furniss, Meriden, Conn.

Depository:—Meriden National Bank.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, Geo. Hobson, President, and Theo. S. Penney, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEO. HOBSON, President.

THEO. S. PENNEY, Secretary.

Subscribed and sworn to before me, this 1st day of November, 1904.

WILBUR H. SQUIRE, Notary Public.

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, October 16, 1888. Commenced business, October 29, 1888.

ASSETS.

Loans on real estate, first mortgage (face value), loans on shares	\$243,765.87
Cash in bank.....	3,828.38
Total	<u>\$247,594.25</u>

LIABILITIES.

Due shareholders, installments paid.....	\$208,532.83
Due shareholders, earnings credited.....	29,262.99
Due shareholders, earnings not credited.....	6,690.83
Balance to be paid out on loans made.....	2,275.00
Surplus	800.00
Other liabilities in detail, viz.:—	
Balances due on shares retired by Board of Management	<u>32.80</u>
Total	<u>\$247,594.25</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$1,056.47
Subscription on installment shares.....	67,894.30
Mortgages redeemed (in whole or in part), and other loans redeemed	21,525.47
Interest received	102.20
Premium received	12,147.88
Fines and fees received.....	580.69
Other receipts in detail, viz.:—	
Return of advances for taxes, etc.....	<u>12.15</u>
Total	<u>\$103,319.16</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$53,325.00
Loaned on shares.....	17,877.85
Paid on withdrawals, dues.....	20,930.80
Paid on withdrawals, interest and dividends.....	1,958.39
Paid matured shares.....	4,131.22
Paid taxes on property, securing loans.....	12.15
Paid salaries and clerk hire.....	946.90
Paid advertising, printing and postage.....	183.00
Paid rent	54.50
Paid insurance, \$15.80; State examination, \$25.17.....	40.97
Cash on hand and in bank.....	3,828.38
Other disbursements in detail, viz.:—	
Safe	30.00
Total	\$103,319.16

EARNINGS ACCOUNT.

DR.

Interest	\$102.20
Premium	12,147.88
Fines, transfer fees, pass books and initiation.....	580.69
Additional fines deducted from shares withdrawn.....	22.68
Other earnings in detail, viz.:—	
Balance profit and loss, October 1, 1903.....	5,333.20
Total	\$18,186.65

CR.

Dividends on stock.....	\$10,095.62
Expenses in detail, viz.:—	
Salaries, \$946.90; rent, \$54.50.....	1,001.40
Examination, \$25.17; insurance, \$15.80; safe, \$30.00;	
printing, etc., \$183.00.....	253.97
Transferred to surplus.....	145.03
Balance, profit and loss, October 1, 1904.....	6,690.63
Total	\$18,186.65

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$250.
3. Are your installment payments weekly or monthly? Weekly.
What amount per share? 25c.

4. How many shares have been issued by your association from date of organization to and including September 30, 1904? 11,368. In how many series? 29. How often? Semi-annually, since October 6, 1891.
5. How many shares were in force September 30, 1903? 4,327. How many were issued during the year? 2,122. How many were withdrawn during the year? 1,018. How many were in force at close of business, September 30, 1904? 5,431.
6. How many shares were pledged or borrowed on September 30, 1903?
_____.
7. How many borrowing members have you? _____. Give total number of shares now held by them. _____.
8. How many non-borrowing members have you? _____. Give total number of shares now held by them. _____.
9. What is the full payment of borrowing member per share per year without premium? On loans made prior to May 1, 1897, \$26; since that date, \$13.00.
10. Is your admission or membership fee per share or per member? Per share. How much? 15c.
11. Total admission fees received by the association during year. \$318.30.
12. Total amount of admission fees paid by new members during year. _____ To the association. _____ To the agents. _____.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own shares and shares of First, Second and Fourth Meriden Mutual Benefit B. & L. Associations.
16. On what percentage of valuation do you limit loans? About 2-3 value. How appraised? By committee of four directors.
17. In what places have you money loaned? Meriden, Wallingford, Berlin, Middlefield, Durham, Cheshire, Southington, New Haven and Gullford.
18. How long must a shareholder make payments before he is entitled to borrow? After the first weekly payment.
19. State number of loans to members. _____. State total amount loaned on first mortgage. _____. State largest mortgage loan to any person. \$5,600.
20. State amount outstanding on mortgages in force on property in this State. _____.
21. State number of loans in force on other securities. _____. Total amount of such loans. _____.
22. What premium plan do you follow? _____.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Rate, \$1.00 per week on \$1,000 loan.

24. Have you an expense fund? No. Of what does it consist? Expenses are paid from earnings. Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1904. _____.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$600; President, \$1.00; Treasurer, \$100; Vice-President, \$30.00; First Trustee, \$40; Auditors, 40c. per hour.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$2,000 each; First Trustee, \$300.
27. State total operating expenses for the year. \$1,255.37.
28. How are agents paid? We have none.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? The whole. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All dividends declared prior to notice of withdrawal. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? None. How many on property in this State? _____.

Directors:—Watson W. Clark, 18 Hobart St.; Thos. Vernon, Sylvan Ave.; Jerome Bailey, 82 Liberty St.; B. I. Thompson, Columbus Ave.; F. R. Bowen, 30 Olive St.; James T. Kay, 133 Miller St.; Wm. C. Comstock, Wilcox Ave.; F. L. Huntington, 38 Hobart St.; Frank A. Stevens, 191 Fourth St.

Officers:—Treasurer, Wm. R. Mosher, 733 Broad St.; Attorney, _____.

Depository:—Meriden National Bank.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, G. E. Bicknell, President, and L. S. Savage, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

G. E. BICKNELL, President.
L. S. SAVAGE, Secretary.

Subscribed and sworn to before me, this 27th day of October, 1904.

F. A. STEVENS, Notary Public.

MIDDLETOWN BUILDING AND LOAN ASSO- CIATION,

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, May 28, 1889. Commenced business, June 17, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$106,800.00
Loans on shares.....	2,650.00
Cash in savings banks.....	9,432.77
Cash in bank.....	4,272.26
Furniture and fixtures.....	170.00
Installments due and unpaid.....	561.00
Interest, premium, fees and fines due and unpaid.....	103.30
Total	<u>\$123,989.33</u>

LIABILITIES.

Due shareholders, installments paid.....	\$103,725.00
Due shareholders, earnings apportioned.....	19,596.63
Due shareholders, earnings not apportioned.....	667.70
Total	<u>\$123,989.33</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$1,567.63
Subscription on installment shares.....	28,043.00
Avails of matured shares credited to repay real estate loans	6,000.00
Mortgages redeemed (in whole or in part).....	13,300.00
Share loans redeemed.....	2,800.00
Avails of matured shares credited to repay share loans....	300.00
Borrowed money	1,000.00
Interest received	6,843.84
Premium received	338.89
Fines received	106.01
Management fund	927.10
Total	<u>\$61,226.47</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$19,100.00
Loaned on shares.....	3,300.00
Mortgages cancelled by maturing of shares.....	6,000.00
Share loans cancelled by maturing of shares.....	300.00
Paid on withdrawals, dues.....	16,356.00
Paid on withdrawals, interest and dividends.....	2,921.94
Paid matured shares.....	5,400.00
Paid borrowed money.....	1,000.00
Paid salaries	600.00
Paid advertising, printing and postage.....	31.50
Paid interest on borrowed money.....	5.00
Paid rent	100.00
Paid attorney	12.00
Paid department assessment.....	15.00
Paid recording fees.....	13.43
Cash deposited in savings banks.....	1,799.34
Cash in bank.....	4,272.36
Total	\$61,226.47

EARNINGS ACCOUNT.

DR.

Interest	\$6,793.34
Premium	337.04
Fines	108.41
Management fund	922.90
Profits on withdrawals.....	85.32
Balance from previous year.....	15.92
Total	\$8,262.93

CR.

Dividends on stock.....	\$7,460.31
Interest on borrowed money.....	5.00
Expenses in detail, viz.:—	
Salaries	600.00
Rent	100.00
Printing, postage, advertising, stationery.....	30.50
Recording mortgages	9.68
Attorney	12.00
Department assessment	15.00
Partial payment of permanent expense.....	20.00
Balance	10.44
Total	\$8,262.93

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.
4. How many shares have been issued by your association from date of organization to and including September 30, 1904? Record not kept. In how many series? 31 How often? Semi-annually, except March, 1894.
5. How many shares were in force September 30, 1903? 2,307. How many were issued during the year? 355. How many were withdrawn during the year? 212. How many in force at close of business, September 30, 1904? 2,450.
6. How many shares were pledged or borrowed on September 30, 1904? 625.
7. How many borrowing members have you? 93. Give total number shares now held by them. 638. Male. 75. Female. 18.
8. How many non-borrowing members have you? About 245. Give total number of shares now held by them. 1,812.
9. What is the full payment of borrowing member per share per year without premium? Stock, \$12. Interest, \$12. Management fund. 40c.
10. Is your admission or membership fee per share or per member?
We have none.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Our Charter permits us to loan upon our own shares.
16. On what percentage of valuation do you limit loans? Not fixed.
How appraised? Committee of three directors.
17. In what places have you money loaned? Middletown, Middlefield, Cromwell, Portland, Clinton, Westport.
18. How long must a shareholder make payments before he is entitled to borrow? One month.
19. State number of loans to members. 93. State total amount loaned on first mortgage. \$106,800.00. State largest mortgage loan to any person. \$5,000.
20. State amount outstanding on mortgages in force on property in this State. \$106,800.00.
21. State number of loans in force on other securities. 12. Total amount of such loans. \$2,650.00.
22. What premium plan do you follow? Borrower pays multiple of 5c. per share pledged.
24. Have you an expense fund? Yes. Management Fund. Of what does it consist? Ten cents per share quarterly. Give total

REPORT OF COMMISSIONER ON

amount of expense fund received during year. \$922.90. Give balance on hand of expense fund, September 30, 1904. Carried to profit and loss.

25. State salaries, in detail, paid to all connected with the association. Secretary, \$500; Treasurer, \$100.
26. Are officers under bond? Yes. In what amount? Secretary, \$2,000; Treasurer, \$5,000.
27. State total operating expenses for the year. \$767.18.
28. How are agents paid? We have none.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? If during first and second year of series, no interest; if during third year of series, 50 per cent.; if during fourth year of series, 75 per cent.; during fifth year of series, 87½ per cent.; if during sixth or later year of series, 100 per cent.
32. How many foreclosures have you had since last report. None.

Directors:—Robert T. Pattison, Middletown, Conn., series 29, 5 shares; Fred M. King, Middletown, Conn., series "X," 5 shares, series 29, 7 shares; Henry D. Inglis, Middletown, Conn., series "X," 5 shares; M. Eugene Culver, Middletown, Conn., series "L," 3 shares, series 29, 10 shares; Joseph Merriam, Middletown, Conn., series "P," 6 shares; Arthur H. Ratty, Middletown, Conn., series "Y," 5 shares; Ernest D. Buck, Middletown, Conn., series "T," 8 shares; Oliver S. Watrous, series "T," 7 shares, series "V," 5 shares.

Officers:—Treasurer, Fred E. Gibbons; Attorney, M. Eugene Culver.

Depository:—First National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF MIDDLESEX, }

We, Fred E. Gibbons, Treasurer, and George A. Craig, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED E. GIBBONS, Treasurer.

GEORGE A. CRAIG, Secretary.

Subscribed and sworn to before me, this 10th day of October, 1904.

FRED B. CHAFFEE, Notary Public.

NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, April 27, 1886. Commenced business, April 27, 1886.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$123,838.60
Loans on shares.....	17,969.97
Real estate acquired by foreclosure.....	9,586.38
Real estate, otherwise acquired.....	3,200.00
Cash on hand.....	110.17
Cash in bank.....	7,491.68
Furniture and fixtures.....	182.90
Installments due and unpaid.....	1,145.73
Interest, premium, fees and fines, due and unpaid.....	375.14
Total	<u>\$163,850.57</u>

LIABILITIES.

Due shareholders, installments paid.....	\$157,674.18
Due shareholders, earnings not credited.....	3,769.04
Surplus	2,401.29
Other liabilities in detail.....	6.06
Total	<u>\$163,850.57</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1904.....	\$7,162.24
Subscription on installment shares.....	31,096.46
Mortgages redeemed (in whole or in part).....	14,168.48
Other loans redeemed.....	675.00
Interest received	6,709.15
Premium received	139.56
Fines received	161.04

Real estate sold.....	\$900.00
Other receipts in detail, viz.:—	
Rents real estate.....	491.88
Taxes returned	18.75
Total	<u>\$61,517.56</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$23,750.00
Loaned on shares.....	6,137.22
Paid on withdrawals, dues, interest and dividends.....	12,265.63
Paid matured shares.....	10,149.85
Paid salaries, clerk hire and commissions.....	681.25
Paid advertising, printing and postage.....	132.33
Paid rent	127.72
Paid taxes, insurance, etc.....	489.10
Cash on hand.....	110.17
Cash in bank.....	7,491.68
Other disbursements in detail, viz.:—	
Rebate interest	2.75
Real estate repairs.....	179.86
Total	<u>\$61,517.56</u>

EARNINGS ACCOUNT.

DR.

Interest	\$7,472.93
Premium	144.41
Fines	197.06
Withdrawal profits	491.99
Real estate	334.78
Total	<u>\$8,641.17</u>

CR.

Dividends on stock.....	\$7,213.09
Rebate interest	2.75
Expenses in detail, viz.:—	
Salaries	681.25
Rent and light.....	127.72
Advertising, printing and postage.....	109.33
Taxes, insurance, etc.....	29.06
Undivided profits	477.97
Total	<u>\$8,641.17</u>

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.00.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? _____.
In how many series? 37. How often? Each six months.
5. How many shares were in force September 30, 1903? 2,498. How
many were issued during the year? 487. How many were with-
drawn during the year? 468. How many in force at close of
business, September 30, 1904? 2,517.
6. How many shares were pledged or borrowed on September 30, 1904?
954.
7. How many borrowing members have you? 121. Give total number
of shares now held by them. 955. Male, 887. Female, 68.
8. How many non-borrowing members have you? 310. Give total
number of shares now held by them. 1,562.
9. What is the full payment of borrowing member per share per year
without premium? \$22.
10. Is your admission or membership fee per share or per member?
No fee. How much? _____.
11. Total admission fees received by the association during year.
_____.
12. Total amount of admission fees paid by new members during year.
_____. To the association. _____. To the agents. _____.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Notes,
with shares pledged as collateral.
15. If yes, on what and by what authority? _____.
16. On what percentage of valuation do you limit loans? 75 per cent.
How appraised? By a committee of three members of the as-
sociation.
17. In what places have you money loaned? New Britain, Hartford,
Bristol, Plainville, Poquonock.
18. How long must a shareholder make payments before he is entitled
to borrow? No limit.
19. State number of loans to members. 87. State total amount loaned
on first mortgage. \$123,838.60. State largest mortgage loan to
any person. \$4,200.00.
20. State amount outstanding on mortgages in force on property in this
State. _____.
21. State number of loans in force on other securities. 68. Total
amount of such loans. \$17,969.97.
22. What premium plan do you follow? Highest bidder.

23. If premium fixed, state amount; if not fixed, state average premium and extremes. Five cents per share.
24. Have you an expense fund? No. Of what does it consist? _____.
Give total amount of expense fund received during year. _____.
Give balance on hand of expense fund September 30, 1904. _____.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$600; Treasurer, \$50; Auditors, \$20.00.
26. Are officers under bond? Yes. In what amount? Secretary, \$1,000; Treasurer, \$2,000.
27. State total operating expenses for the year. \$920.30.
28. How are agents paid? _____.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? In full. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent. Three-quarters of whole amount credited. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? 1. How many on property in this State? 1.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired if foreclosed.
Two-tenement House, Kensington.	\$2,400	\$2,700.00	\$100	\$2,600	\$88.32	Fore.
Cottage House, No. 60 Belden St..	2,000	2,000.00	400	1,600	136.75	Q. O.
Two-tenement House, Bristol, Ct..	2,000	2,406.46	600	2,400	56.40	Fore.
One Building Lot, Warlock St....	.....	700.00	800	.....	.....	.....
Three Building Lots, South Main St.	.....	2,100.00	2,700	.....	.....	.....
Two-tenement House, Plainville...	2,600	2,486.33	600	2,200	397.67	Q. C.

Directors:—S. H. Stearns, New Britain, Conn., 3 shares, series "A;" W. J. Rawlings, New Britain, Conn., 5 shares, series 14, 25, "C;" Thomas Powell, New Britain, Conn., 15 shares, series 27; James Healey, New Britain, Conn., 15 shares, series 25, "E;" A. W. Hadley, New Britain, Conn., 5 shares, series 36; James Hall, New Britain, Conn., 3 shares, series 25; R. M. Dame, New Britain, Conn., 10 shares, series 36; August

Voigt, New Britain, Conn., 10 shares, series 28; Charles Bradley, New Britain, Conn., 10 shares, series 13, 25, 31, 37; C. P. Wainwright, New Britain, Conn., 1 share, series 37; George W. Corbin, New Britain, Conn., 25 shares, series 30, 31, 32; Y. J. Stearns, New Britain, Conn., 10 shares, series 30.

Officers:—Treasurer, C. C. Rossberg, New Britain, Conn., 5 shares, series 28; Attorney, George W. Andrew, New Britain, Conn., 1 share, series 28.

Depository:—New Britain National Bank.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

We, S. H. Stearns, President, and Y. J. Stearns, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

S. H. STEARNS, President.

Y. J. STEARNS, Secretary.

Subscribed and sworn to before me, this 26th day of October, 1904.

GEORGE W. ANDREW, Notary Public.

NEW HAVEN BUILDING AND LOAN ASSO- CIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, October 23, 1890. Commenced business, October 23, 1890.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$76,050.00
Loans on shares.....	2,270.00
Cash in bank.....	838.67
Installments due and unpaid.....	187.00
Other assets in detail, viz.:—	
Expense paid	181.56
Taxes advanced	60.76
Total	\$79,587.99

LIABILITIES.

Due shareholders, installments paid.....	\$62,271.00
Due shareholders, earnings credited.....	8,734.65
Due shareholders, earnings not credited.....	1,855.91
Balance to be paid out on loans made.....	1,500.00
Borrowed money	4,000.00
Surplus	1,100.00
Other liabilities in detail, viz.:—	
Forfeited shares	32.43
Installments paid in advance.....	94.00
Total	\$79,587.99

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$1,453.96
Subscription on installment shares.....	16,328.00
Mortgages redeemed (in whole or in part).....	11,178.81
Other loans redeemed.....	1,422.00
Borrowed money	9,500.00
Interest received	3,482.57
Premium received	467.87

BUILDING AND LOAN ASSOCIATIONS.

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Fines received	7.65
Fees received	92.75
Other receipts in detail, viz.:—	
Taxes advanced	5.45
Total	\$44,439.06

DISBURSEMENTS.

Loaned on first mortgage.....	\$19,600.00
Loaned on shares.....	2,190.00
Paid on withdrawals, dues.....	5,536.70
Paid on withdrawals, interest and dividends.....	801.53
Paid matured shares.....	4,312.36
Paid borrowed money.....	10,500.00
Paid salaries, clerk hire and commissions.....	277.50
Paid advertising, printing, postage, etc.....	113.31
Paid rent	22.50
Paid taxes	66.21
Paid interest	180.28
Cash in bank.....	838.67
Total	\$44,439.06

EARNINGS ACCOUNT.

DR.

Undivided last report.....	\$1,572.88
Interest	3,482.57
Premium	467.87
Fines	8.25
Transfer and withdrawal fees.....	13.80
Pass books and initiation.....	92.75
Profit on withdrawals.....	19.96
Total	\$5,658.08

CR.

Dividends on stock.....	\$3,090.14
Interest on borrowed money.....	180.28
Expenses	413.31
Surplus	300.00
Undivided	\$1,855.91
Less expense paid.....	181.56
	1,674.35
Total	\$5,658.08

1. Is the plan of your association permanent, serial, or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.
4. How many shares have been issued by your association from date of organization to and including September 30, 1904? 4,244. In how many series? 28. How often? Semi-annually.
5. How many shares were in force September 30, 1903? 1,279. How many were issued during the year? 388. How many were withdrawn during the year? 172. How many in force at close of business, September 30, 1904? 1,495.
6. How many shares were pledged or borrowed on September 30, 1904?
_____.
7. How many borrowing members have you? 30. Give total number of shares now held by them. 367.
8. How many non-borrowing members have you? 177. Give total number of shares now held by them. 1,128.
9. What is the full payment of borrowing member per share per year without premium? \$22.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year. \$92.75.
12. Total amount of admission fees paid by new members during year. \$92.75. To the association. \$92.75. To the agents. None.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Charter, also Section 3,312. Revised Statutes.
16. On what percentage of valuation do you limit loans. 75 per cent. How appraised? By committee of directors.
17. In what places have you money loaned? New Haven, West Haven, Waterbury, Woodbridge, Hamden, East Haven.
18. How long must a shareholder make payments before he is entitled to borrow? Can borrow at once if security is satisfactory.
19. State number of loans to members. 48. State total amount loaned on first mortgage. \$76,050.00. State largest mortgage loan to any person. \$5,000.00.
20. State amount outstanding on mortgages in force on property in this State. \$76,050.00.
21. State number of loans in force on other securities. 18. Total amount of such loans. \$2,270.00.
22. What premium plan do you follow? Monthly.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. 2c. to 16 2-3c. per share monthly.

24. Have you an expense fund? No. Of what does it consist? Nothing. Give total amount of expense fund received during year. Nothing. Give balance on hand of expense fund September 30, 1904. Nothing.
25. State salaries, in detail, paid to all connected with the association. Financial Secretary, \$240; Recording Secretary, \$39.
26. Are officers under bond? Yes. In what amount? Financial Secretary and Treasurer, \$1,000 each.
27. State total operating expenses for the year. \$413.31.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? In full, less 10c. per share. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No.
31. Can dividends credited to stock be withdrawn before maturity of stock? Only by withdrawing dues also. What per cent.? Various. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time since issue. Give particulars briefly. No profits during first year; 50 per cent. the second year; 80 per cent. the third year; in full thereafter.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—George D. Lambert, First Ave., West Haven, 7 shares, series "V;" P. J. Cronan, 455 Orange St., 20 shares, series "P;" John W. Kenney, 19 Park St., 1 share, series "P;" George T. Hewlett, 90 Whaley Ave., 5 shares, series "AA;" Julius Lederer, 135 Dwight St., 5 shares, series "O;" James Johnston, 115 Bishop St., 10 shares, series "U;" George Rathgeber, 37 Sylvan Ave., 10 shares, series "V;" Henry B. Johnson, 337 Main St., West Haven, 1 share, series "AA," 1 share, series "BB;" Ferdinand Von Beren, 197 View St., 3 shares, series "A."

Officers:—Treasurer, Joseph E. Fairchild, 85 Lake Place; Attorney, Harry W. Asher, 674 Orange Street.

Depository:—First National Bank.

STATE OF CONNECTICUT,)
COUNTY OF NEW HAVEN,) ss.

We, F. L. Trowbridge, President, and John L. Jacobus, Secretary, of the aforesaid association, do solemnly swear, that this report, and each

and everything therein contained, is true, to the best of our knowledge and belief.

FREDERICK L. TROWBRIDGE, President.

JOHN I. JACOBUS, Secretary.

Subscribed and sworn to before me, this 30th day of September, 1904.

FRED B. BUNNELL, Notary Public.

NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, December, 1890. Commenced business, January, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$27,900.00
Loans on shares.....	2,310.00
Cash in bank.....	4,403.16
Furniture and fixtures.....	102.00
Installments due and unpaid.....	422.00
Interest, premium and fines due and unpaid.....	352.57
Total	\$35,489.73

LIABILITIES.

Due shareholders, installments paid and earnings credited..	\$34,848.39
Due shareholders, earnings not credited.....	480.51
Other liabilities in detail, viz.:—	
Forfeited shares	45.16
Contingent fund	110.67
Dues paid in advance.....	5.00
Total	\$35,489.73

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$1,279.17
Subscription on installment shares.....	7,707.00
Mortgages redeemed (in whole or in part).....	3,200.00
Other loans redeemed.....	2,185.00
Interest received	1,462.18
Premium received	288.61
Fines received	112.82
Fees received	81.50
Insurance	55.00
Total	\$16,371.28

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$6,000.00
Loaned on shares.....	2,075.00
Paid on withdrawals, dues, interest and dividends.....	3,605.09
Paid salaries	115.00
Paid advertising, printing, postage, taxes, furniture, etc....	82.03
Paid rent	36.00
Paid insurance	55.00
Cash in bank.....	4,403.16
Total	\$16,371.23

EARNINGS ACCOUNT.

DR.

Undivided balance	\$403.78
Interest	1,449.89
Premium	240.99
Fines	76.41
Transfer fees	2.00
Pass books and initiation.....	79.50
Withdrawals	32.08
Total	\$2,289.65

CR.

Dividends on stock.....	\$1,504.76
Expenses in detail, viz.:—	
Salaries	115.00
Rent	36.00
To contingent fund.....	88.35
Permanent expense	20.00
Sundry expense	45.03
Balance	480.51
Total	\$2,289.65

1. Is the plan of your association permanent, serial, or terminating?
Serial?
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date of organization to and including September 30, 1903? 2,479. In how many series. Many. How often? Any month.

5. How many shares were in force September 30, 1903? 556. How many were issued during the year? 318. How many were withdrawn during the year? 89. How many in force at close of business, September 30, 1904? 785.
6. How many shares were pledged or borrowed on September 30, 1904. 183½.
7. How many borrowing members have you? 34. Give total number of shares now held by them. 243. Male, 24. Female, 10.
8. How many non-borrowing members have you? 99. Give total number of shares now held by them. 542.
9. What is the full payment of borrowing members per share per year without premium? \$22.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year? \$79.50.
12. Total amount of admission fees paid by new members during year. \$77.50. To the association. All. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own stock as per by-laws.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By three appraisers (our own members).
17. In what places have you money loaned? New Haven County only.
18. How long must a shareholder make payments before he is entitled to borrow? One or more.
19. State number of mortgage loans to members. 25. State total amount loaned on first mortgage. \$27,900. State largest mortgage loan to any person. \$3,800.
20. State amount outstanding on mortgages in force on property in this State. \$27,900.
21. State number of loans in force on other securities. 16. Total amount of such loans. \$2,310.
22. What premium plan do you follow? Sold at auction.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Varies. Minimum, 5c. Maximum, 32c. Average.
24. Have you a contingent fund? Yes. Of what does it consist? \$110.67. Give total amount of contingent fund received during year. \$88.35. Give balance on hand of contingent fund September 30, 1903. \$22.32.
25. State salaries, in detail, paid to all connected with the association. Treasurer, \$25; Secretary, \$100.
26. Are officers under bond? Yes. In what amount? Treasurer, \$1,000; Secretary, \$500.

27. State total operating expenses for the year? \$216.03.
28. How are agents paid? None.
29. Give names of agents representing your association in this State, and the post-office address of each. None.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Does not vary.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Varies. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time since date of issue. Give particulars briefly. 50 per cent. the first year; 75 per cent. first to fourth year; 90 per cent. fourth to seventh year. All after.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—Charles Stanton, New Haven, Conn., 5 shares, series 2; Joseph Eichmann, New Haven, Conn., 3 shares, series 1; George Harold, New Haven, Conn., 8 shares, series 1; James S. O'Brien, New Haven, Conn., 4 shares, series 2; Michael Kelly, New Haven, Conn., 8 shares, series 2; Phillip Bauer, West Haven, Conn., 7 shares, series 1; David O'Keefe, New Haven, Conn., 5 shares, series 1; George Hall, New Haven, Conn., 6 shares, series 2; Francis Wiley, New Haven, Conn., 10 shares, series 1; David Kydd, New Haven, Conn., 2 shares, series 1; Clayton J. Curtiss, New Haven, Conn., 8 shares, series 3.

Officers:—Treasurer, Henry O'Neill, West Haven, Conn., 5 shares, series 1; Attorney, ———.

Depository:—Union Trust Company, New Haven, Conn.

STATE OF CONNECTICUT,)
COUNTY OF NEW HAVEN,) ss.

We, P. E. Whalen, President, and Andrew J. Hatch, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true to the best of our knowledge and belief.

P. E. WHALEN, President.
ANDREW J. HATCH, Secretary.

Subscribed and sworn to before me, this 14th day of November, 1904.

GEO. M. WALLACE,
Commissioner of the Superior Court
for New Haven County.

NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION,

SOUTH NORWALK, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, July 16, 1889. Commenced business, August 20, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$134,700.00
Loans on shares.....	2,600.00
Real estate otherwise acquired.....	2,330.31
Cash on hand.....	1,816.47
Cash in bank.....	4,017.66
Installments due and unpaid.....	1,056.50
Interest, premium, fees and fines, due and unpaid.....	540.65
Total	<u>\$147,061.59</u>

LIABILITIES.

Due shareholders, installments paid.....	\$143,730.22
Surplus	3,331.37
Total	<u>\$147,061.59</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$19,088.50
Subscription on installment shares.....	36,918.09
Mortgages redeemed (in whole or in part).....	16,800.00
Other loans redeemed.....	400.00
Interest received	7,236.80
Premium received	16.22
Fines received	71.03
Fees received	77.00
Other receipts in detail, viz.:—Rent.....	116.00
Total	<u>\$80,723.55</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$43,950.00
Loaned on shares.....	1,000.00
Paid on withdrawals, dues, interest and dividends.....	29,303.68
Paid salaries, clerk hire and commissions.....	416.59
Paid advertising, printing and postage.....	97.44
Paid rent/	60.00
Paid taxes, insurance, etc.....	61.71
Cash on hand.....	1,816.47
Cash in bank.....	4,017.66
Total	\$80,723.55

EARNINGS ACCOUNT.

DR.

Interest	\$7,236.80
Premium	16.22
Fines	71.03
Transfer fees	5.00
Pass books and initiation.....	72.00
Other earnings in detail, viz.....	116.00
Total	\$7,517.05

CR.

Dividends on stock.....	\$6,978.60
Expenses in detail, viz:—	
Secretary's salary	350.00
Treasurer's salary, \$50; Commissioner's salary, \$16.59	66.59
Rent, \$60.00; stationery, etc., \$97.44.....	157.44
Taxes and repairs.....	61.71
Total	\$7,614.34

1. Is the plan of your association permanent, serial or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? 50c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1904? Record not complete. In how many series? None. How often? Third Tuesday of each month.

5. How many shares were in force September 30, 1903? 6,046. How many were issued during the year? 1,023. How many were withdrawn during the year? 619. How many in force at close of business September 30, 1904? 7,069.
6. How many shares were pledged or borrowed on September 30, 1904? 1,373.
7. How many borrowing members have you? 92. Give total number of shares now held by them. 1,373. Male. 1,006. Female. 367.
8. How many non-borrowing members have you? 333. Give total number of shares now held by them. 4,673.
9. What is the full payment of borrowing member per share per year without premium? \$6.00 dues; \$6.00 interest on each \$100.
10. Is your admission or membership fee per share or per member? Per member. How much? \$1.00.
11. Total admission fees received by the association during year. \$72.00.
12. Total amount of admission fees paid by new members during year. \$72.00. To the association. \$72.00. To the agents. No agents.
13. Do you make loans to other than members? No
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On shares of members, by authority of by-laws.
16. On what percentage of valuation do you limit loans? About 75 per cent. How appraised? By Finance Committee.
17. In what places have you money loaned? Towns of Norwalk and Westport, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? He may borrow at once.
19. State number of loans to members. 119. State total amount loaned on first mortgage. \$134,700. State largest mortgage loan to any person. \$9,000.
20. State amount outstanding on mortgages in force on property in this State. \$134,700.
21. State number of loans in force on other securities. 3. Total amount of such loans. \$2,600.00.
22. What premium plan do you follow? Dayton plan.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Highest, 8c. per share. Lowest, $\frac{1}{4}$ c. per share.
24. Have you an expense fund? No. Of what does it consist? ———. Give total amount of expense fund received during year. ———. Give balance on hand of expense fund September 30, 1904. ———.
25. State salaries, in detail, paid to all connected with the association. Treasurer, \$50 per year. Secretary, \$350.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000; Secretary, \$2,000.

27. State total operating expenses for the year. \$574.03.
28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? Whole or part. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. Any part may be withdrawn at any time.
31. Can dividends credited to stock be withdrawn before maturity of stock? Not separately. What per cent.? _____. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Cost on Books of Association.
Store and Dwelling.....	\$2,330.31

Directors:—Elbriet A. Woodward, South Norwalk, Conn., 10 shares; Christian Swartz, South Norwalk, Conn., 40 shares; Matthew Corbett, South Norwalk, Conn., 25 shares; Joseph R. Taylor, South Norwalk, Conn., 10 shares; James Golden, South Norwalk, Conn., 90 shares; William C. Foote, South Norwalk, Conn., 30 shares; Edmund E. Crowe, South Norwalk, Conn., 40 shares; William S. Sturtevant, South Norwalk, Conn., 10 shares; Charles N. Smith, South Norwalk, Conn., 4 shares.

Officers:—Treasurer, Edward B. Smith, South Norwalk, Conn., 40 shares; Attorney, John H. Light, South Norwalk, Conn.

Depositories:—South Norwalk Trust Co. and City National Bank.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, Nelson Taylor, President, and Richard H. Golden, Secretary, of the aforesaid association, do solemnly swear, that this report, and

each and everything therein contained, is true, to the best of our knowledge and belief.

NELSON TAYLOR, President.

RICHARD H. GOLDEN, Secretary.

Subscribed and sworn to before me, this 11th day of October, 1904.

EDWARD B. SMITH, Notary Public.

ROCKVILLE BUILDING AND LOAN ASSOCIATION, Rockville, Conn.

STATEMENT, SEPTEMBER 30, 1904.

Organized, January 1, 1890. Commenced business, January 1, 1890.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$110,730.00
Loans on shares.....	895.00
Real estate acquired by foreclosure.....	3,354.60
Cash in bank.....	4,767.45
Interest, premium, fees and fines due and unpaid and October fines	464.89
Other assets in detail, viz.:—Inventory.....	135.67
Total	<u>\$120,347.61</u>

LIABILITIES.

Due shareholders, installments paid.....	\$96,184.00
Due shareholders, earnings not credited.....	24,156.61
Interest paid in advance.....	7.00
Total	<u>\$120,347.61</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$64.77
Subscription on installment shares.....	17,172.00
Mortgages redeemed (in whole or in part).....	11,030.00
Other loans redeemed.....	435.00
Interest received	6,694.73
Fines received	70.74
Other receipts in detail, viz.:—	
Real estate	328.75
Rents	81.00
Total	<u>\$35,876.99</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$6,050.00
Loaned on shares.....	35.00
Real estate	223.85
Paid on withdrawals, dues.....	16,811.00
Paid on withdrawals, interest and dividends.....	4,677.07
Paid borrowed money.....	3,000.00
Paid salaries	187.50
Paid advertising, printing and postage.....	16.25
Paid rent, deposit box.....	75.00
Paid expense B. & L. Commissioner.....	15.12
Cash in bank.....	4,767.45
Other disbursements in detail, viz.:—	
Interest on borrowed money.....	18.75
Total	<u>\$35,876.99</u>

EARNINGS ACCOUNT.

DR.

Interest	\$6,841.73
Fines, transfer fees, pass books.....	81.63
Other earnings in detail, viz.:—	
Rents	81.00
Total	<u>\$7,004.36</u>

CR.

Dividends on stock.....	\$4,677.07
Interest on borrowed money.....	18.75
Expenses in detail, viz.:—Net expense.....	271.51
Balance	2,037.03
Total	<u>\$7,004.36</u>

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date of organization to and including September 30, 1904? 5,843. In how many series? 15. How often? Yearly.

5. How many shares were in force September 30, 1903? 1,463. How many were issued during the year? 89. How many were withdrawn during the year? 220. How many in force at close of business, September 30, 1904? 1,332.
6. How many shares were pledged or borrowed on September 30, 1904? 548.
7. How many borrowing members have you? 92. Give total number of shares now held by them. 548.
8. How many non-borrowing members have you? 129. Give total number of shares now held by them. 784.
9. What is the full payment of borrowing member per share per year without premium? \$12 dues, \$12 interest.
10. Is your admission or membership fee per share or per member? Have none. How much? _____.
11. Total admission fees received by the association during year. _____.
12. Total amount of admission fees paid by new members during year. _____.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Charter.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By three Directors.
17. In what places have you money loaned? Rockville, Ellington. Niantic, Hartford, East Windsor and Manchester.
18. How long must a shareholder make payments before he is entitled to borrow? One payment.
19. State number of loans to members. 75. State total amount loaned on first mortgage. \$110,730. State largest mortgage loan to any person. \$6,200.
20. State amount outstanding on mortgages in force on property in this State. \$110,730.
21. State number of loans in force on other securities. 11. Total amount of such loans. \$895.
22. What premium plan do you follow? None.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. _____.
24. Have you an expense fund? No. Of what does it consist? _____.
25. State salaries in detail, paid to all connected with the association. Secretary, \$150; Treasurer, \$75.
26. Are officers under bond? Yes. In what amount? Secretary, \$1,500; Treasurer, \$2,000.

27. State total operating expenses for the year. \$271.51.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? ———. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. Withdrawing members lose one-half of last six months' interest.
32. How many foreclosures have you had since last report? One. How many on property in this State? One.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description.	Cost on Books of Association.	How Acquired, Deed, or Foreclosure.
One Three-tenement House and Barn, Manchester, Conn.....	\$3,854.60	Foreclosure.

Directors:—A. P. Hammond, 30 shares, series G, H, I; Frank Grant, 10 shares, series H; C. E. Harwood, 15 shares, series I; J. P. Cameron, 14 shares, series I, J; Wm. H. Prescott, 25 shares, series G; Frank Keeney, 5 shares, series I; F. T. Maxwell, 25 shares, series G; Wm. Maxwell, 50 shares, series G, H; E. H. Preston, 22 shares, series G, H, I; O. Penovsky, 5 shares, series I, J; Wm. Rogers, 5 shares, series I; F. R. Rau, 8 shares, series L; Geo. Arnold, Jr., 5 shares, series I; A. B. Parker, 5 shares, series J.

Officers:—Treasurer, C. E. Harwood; Attorney, F. B. Skinner, 6 shares, series K.

Depository:—Rockville National Bank.

STATE OF CONNECTICUT, }
COUNTY OF TOLLAND, } ss.

We, A. Park Hammond, President, and J. P. Cameron, Secretary, of the aforesaid association, do solemnly swear, that this report, and each

- and everything therein contained, is true, to the best of our knowledge and belief.

A. PARK HAMMOND, President.

J. P. CAMERON, Secretary.

Subscribed and sworn to before me, this 28th day of October, 1904.

C. E. HARWOOD, Notary Public.

THE SECOND MERIDEN MUTUAL BENEFIT BUILD- ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER, 30, 1904.

Organized, January 20, 1888. Commenced business, February 27, 1888.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$38,114.23
Cash in bank.....	1,073.53
Total	\$39,187.76

LIABILITIES.

Due shareholders, installments paid.....	\$33,659.45
Other liabilities in detail, viz.:—	
Premium account	2,252.60
Management	930.92
Due on No. 5.....	500.00
Loss and gain.....	1,844.79
Total	\$39,187.76

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$1,295.18
Subscription on installment shares.....	2,668.42
Mortgages redeemed (in whole or in part).....	5,770.94
Interest received	39.40
Other receipts in detail, viz.:—	
Management	188.46
Total	\$9,962.40

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$8,000.00
Paid on withdrawals, dues, interest and dividends.....	562.37
Paid salaries, clerk hire and B. C.....	290.50
Paid rent	31.50
Paid indemnity bonds—Secretary and Treasurer.....	4.50
Cash in bank.....	1,073.53
Total	\$9,962.40

1. Is the plan of your association permanent, serial or terminating?
Terminating.
2. What is the par value of stock per share (matured)? \$500.
3. Are your installment payments weekly or monthly? Weekly. What amount per share? Twenty-five cents.
4. How many shares have been issued by your association from date of organization to and including September 30, 1904? _____. In how many series? One. How often? Once.
5. How many shares were in force September 30, 1904? _____. How many were issued during the year? _____. How many were withdrawn during the year? _____. How many in force at close of business, September 30, 1904. _____.
6. How many shares were pledged or borrowed on September 30, 1904? _____.
7. How many borrowing members have you? _____ Give total number of shares now held by them. _____. Male. _____. Female. _____.
8. How many non-borrowing members have you? _____. Give total number of shares now held by them. _____.
9. What is the full payment of borrowing member per share per year without premium? \$52.
10. Is your admission or membership fee per share or per member? Per share. How much? Twenty-five cents.
11. Total admission fees received by the association during year. _____.
12. Total amount of admission fees paid by new members during year. _____. To the association. _____. To the agents. _____.
13. Do you make loans to other than members? _____.
14. Do you make loans on securities other than first mortgage? Have one second mortgage.
15. If yes, on what and by what authority? Charter and Board of Management.
16. On what percentage of valuation do you limit loans? Not over %. How appraised? By a committee from association.
17. In what places have you money loaned? Meriden only.

18. How long must a shareholder make payments before he is entitled to borrow? Members in good standing any ballot or sale.
19. State number of loans to members. _____. State total amount loaned on first mortgage. _____. State largest mortgage loan to any person. _____.
20. State amount outstanding on mortgages in force on property in this State. _____.
21. State number of loans in force on other securities. None. Total amount of such loans. _____.
22. What premium plan do you follow? Alternate ballot and sale.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Premium low; now \$5.00; early in Ass'n as high as \$400.00; last year would not average over \$20.00.
24. Have you an expense fund? _____. Of what does it consist? _____. Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1904. _____.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$225; Treasurer, \$50.
26. Are officers under bond? Yes. In what amount? \$300.
27. State total operating expenses for the year. _____.
28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. None.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? All, except a withdrawal fee of \$10.00 on a \$1,000. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? No. What per cent.? _____. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—James E. Gay, Meriden, Conn., 6 shares; C. E. Schunack, Meriden, 3 shares; J. Shute, Meriden, 3 shares; F. N. Hastings, Meriden, 7 shares; J. P. Weir, Meriden, 2 shares; Fred Mills, Meriden, 8 shares; J. Egan, Meriden, 2 shares; Wm. Baker, Meriden, 2 shares; H. Mills, Meriden, 6 shares.

Officers:—Treasurer, James F. Gull; no regular attorney.

Depository:—Meriden National Bank and Meriden Savings Bank.

REPORT OF COMMISSIONER ON

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, Fred Mills, President, and C. C. Powers, Secretary, of the afore-said association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED MILLS, President.

CHARLES C. POWERS, Secretary.

Subscribed and sworn to before me, this 17th day of November, 1904.

ELMER E. SPENCER,

Notary Public.

STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION,

STAMFORD, CONN.

STATEMENT, SEPTEMBER 30, 1904.

Organized, June 5, 1893. Commenced business, September 7, 1893.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$41,550.00
Loans on shares.....	1,434.00
Cash in bank.....	2,171.08
Furniture and fixtures.....	110.00
Interest, premium, fees and fines due and unpaid.....	106.70
Reserve fund	153.81
Total	\$45,525.59

LIABILITIES.

Due shareholders	\$42,894.60
Due shareholders, single payment shares.....	2,000.00
Surplus	630.99
Total	\$45,525.59

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand September 30, 1903.....	\$742.01
Subscription on installment shares.....	9,075.96
Subscription on single payment shares.....	2,000.00
Mortgages redeemed (in whole or in part).....	1,626.34
Other loans redeemed.....	1,330.05
Borrowed money	210.00
Interest received	2,069.41
Fines received	27.40
Fees received	31.50
Total	\$17,112.67

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$5,300.00
Loaned on shares.....	1,448.00
Paid on withdrawals.....	7,775.51
Paid borrowed money.....	210.00
Paid salaries, clerk hire and commissions.....	110.00
Paid advertising, printing and postage.....	23.25
Paid rent	32.00
Paid taxes, insurance, etc.....	17.08
Cash in bank.....	2,171.08
Other disbursements in detail, viz.:—	
Interest	25.75
Total	<u>\$17,112.67</u>

EARNINGS ACCOUNT.

DR.

Interest	\$2,069.41
Fines	27.40
Pass books and initiation.....	31.50
Other earnings in detail, viz.:—Withdrawal profits.....	102.15
Total	<u>\$2,230.46</u>

CR.

Dividends on stock.....	\$2,048.13
Expenses in detail, viz.:—	
Salaries	100.00
Rent, printing, postage, taxes, etc.....	72.33
Bond of Secretary and Treasurer.....	10.00
Total	<u>\$2,230.46</u>

1. Is the plan of your association permanent, serial or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$250.
3. Are your installment payments weekly or monthly? Weekly. What amount per share? 25c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1904? 2,858.
5. How many shares were in force September 30, 1903? 583. How many were issued during the year? 134. How many were withdrawn during the year? 177. How many in force at close of business, September 30, 1904? 540.

6. How many shares were pledged or borrowed on September 30, 1904? 232.
7. How many borrowing members have you? 39. Give total number of shares now held by them. ———. Male. 204. Female. 28.
8. How many non-borrowing members have you? 87. Give total number of shares now held by them. 308.
9. What is the full payment of borrowing member per share per year without premium? \$25.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during the year. ———.
12. Total amount of admission fees paid by new members during year. \$31.50. To the association. \$31.50. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By three appraisers.
17. In what places have you money loaned? Darien, Greenwich and Stamford, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? Immediately.
19. State number of loans to members. 31. State total amount loaned on first mortgage. \$41,550.00. State largest mortgage loan to any person. \$3,500.00.
20. State amount outstanding on mortgages in force on property in this State. \$41,550.00.
21. State number of loans in force on other securities. None.
22. What premium plan do you follow? None.
23. If premium fixed, state amount, if not fixed, state average premium and extremes. Have none.
24. Have you an expense fund. No.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$100.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$500.00 each.
27. State total operating expenses for the year. \$182.33.
28. How are agents paid? Have none.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent? Entire amount. Does such per cent. vary according to amount paid on stock, or according to length of time since date of issue? No. Give particulars briefly. Dues are paid in full.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See below. Does such per cent.

vary according to amount paid on stock or according to length of time since date of issue? Length of time since date of issue. Give particulars briefly. If withdrawn within two years, none; during third year, 50 per cent.; during fourth year, 75 per cent.; during fifth year, 87½ per cent.; after six years dividends are paid in full.

22. How many foreclosures have you had since last report? None.
How many on property in this State? None.

Directors:—W. H. Taylor, Stamford, Conn., 6 shares; Samuel Young, Stamford, Conn., 4 shares; Clinton R. Fisher, Stamford, Conn., 12 shares; Paul Nash, Stamford, Conn., 10 shares; Chas. M. Walton, Stamford, Conn., 10 shares; Edw. F. Morris, Stamford, Conn., 4 shares; J. H. Romaine, Stamford, Conn., 5 shares; C. H. Martin, Stamford, Conn., 2 shares; L. D. Rhinehart, Stamford, Conn., 12 shares.

Officers:—Treasurer, F. T. Beehler, Stamford, Conn., 4 shares; Attorney, Samuel Young.

Depository:—The Stamford Trust Company, Stamford, Conn.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, W. F. Waterbury, President, and R. A. Reynolds, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

WILLIAM F. WATERBURY, President.
R. A. REYNOLDS, Secretary.

Subscribed and sworn to before me, this 12th day of December, 1904.

FRANK B. GURLEY, Notary Public.

WILLIMANTIC BUILDING AND LOAN ASSO- CIATION,

WILLIMANTIC, CONN.

STATEMENT, MARCH 31, 1904.

Organized, April, 1891. Commenced business, April, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$75,100.00
Loans on shares.....	4,200.00
Cash in bank.....	430.14
Furniture and fixtures.....	40.00
Total	<u>\$79,770.14</u>

LIABILITIES.

Due shareholders, installments paid.....	\$74,813.18
Due shareholders, earnings not credited.....	3,852.82
Surplus	1,104.14
Total	<u>\$79,770.14</u>

REPORT FOR THE YEAR ENDING MARCH 31, 1904.

RECEIPTS.

Cash on hand March 31, 1903.....	\$7,710.61
Subscription on installment shares.....	14,756.94
Mortgages redeemed (in whole or in part).....	6,500.00
Other loans redeemed.....	10,050.00
Interest received	4,398.51
Entrance fees	83.00
Total	<u>\$43,499.06</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$13,400.00
Loaned on shares.....	3,900.00
Paid on withdrawals, dues and dividends.....	25,475.49
Paid borrowed money, interest.....	45.44

Paid salaries, Secretary.....	\$150.00
Paid rent	50.00
Paid taxes, insurance, current expenses, etc.....	47.99
Cash in bank.....	430.14
Total	\$43,499.06

EARNINGS ACCOUNT.**Dr.**

Interest	\$4,398.51
Entrance fees	83.00
Total	\$4,481.51

Cr.

Dividends on stock.....	\$3,852.82
Interest on borrowed money.....	45.44
Expenses in detail, viz:.....	150.00
Rent and postage.....	50.00
Current expenses	47.99
Carried to surplus.....	235.26
Total	\$4,481.51

1. Is the plan of your association permanent, serial or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date of organization to and including March 31, 1904? 2,708. In how many series? None. How often? _____.
5. How many shares were in force March 31, 1903? 1,211. How many were issued during the year? 332. How many were withdrawn during the year? 301. How many in force at close of business, March 31, 1903? 1,242.
6. How many shares were pledged or borrowed on March 31, 1904? 449.
7. How many borrowing members have you? 34. Give total number of shares now held by them. 449. Male. 424. Female. 25.
8. How many non-borrowing members have you? 126. Give total number of shares now held by them. 493.
9. What is the full payment of borrowing member per share per year without premium? \$24.

10. Is your admission or membership fee per share or per member?
Per share. How much? ———.
11. Total admission fees received by the association during year.
\$83.00.
12. Total amount of admission fees paid by new members during year.
\$59.50. To the association. \$59.50. To the agents. ———.
13. Do you make loans to other than members? No
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On accumulation.
16. On what percentage of valuation do you limit loans? About 75 per cent. How appraised? By security committee.
17. In what places have you money loaned? Willimantic, Norwich and South Coventry.
18. How long must a shareholder make payments before he is entitled to borrow? One payment.
19. State number of loans to members. 34. State total amount loaned on first mortgage. \$75,100. State largest mortgage loan to any person. \$7,000.
20. State amount outstanding on mortgages in force on property in this State. \$75,100.
21. State number of loans in force on other securities. ———. Total amount of such loans. \$4,600.
22. What premium plan do you follow? None.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. ———.
24. Have you an expense fund No. Of what does it consist? ———.
Give total amount of expense fund received during year.
———.
25. State salaries, in detail, paid to all connected with the association.
\$150. to Secretary.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000; Secretary, \$1,500.
27. State total operating expenses for the year. \$247.99.
28. How are agents paid? Are none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Only with stock. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.

32. How many foreclosures have you had since last report? None since association was organized.

Directors:—George M. Harrington, Willimantic, Conn., 35 shares; George W. Melony, Willimantic, Conn., 1 share; Jeremiah O'Sullivan, Willimantic, Conn., 15 shares; John T. Bradshaw, Willimantic, Conn., 5 shares; D. W. C. Hill, Willimantic, Conn., 15 shares; George Hatch, Willimantic, Conn., 20 shares; D. Clifford Barrows, Willimantic, Conn., 8 shares; Arthur I. Bill, Willimantic, Conn., 15 shares; Origen A. Sessions, Willimantic, Conn., 10 shares; Frank Larrabee, Willimantic, Conn., 12 shares; Arthur C. Everest, Willimantic, Conn., 7 shares; Hormisdas Dion, Willimantic, Conn., 10 shares; Arthur E. Stiles, Willimantic, Conn., 50 shares; Patrick McDermott, Willimantic, Conn., 20 shares; Charles P. Mulligan, Willimantic, Conn., 15 shares.

Officers:—Treasurer, W. N. Potter, Willimantic, Conn., 10 shares; Attorney, George W. Melony, Willimantic, Conn., 1 share.

Depository:—Windham National Bank, Willimantic, Conn.

STATE OF CONNECTICUT, }
COUNTY OF WINDHAM, } ss.

We, George E. Stiles, President, and Dwight A. Lyman, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEORGE E. STILES, President.

DWIGHT A. LYMAN, Secretary.

Subscribed and sworn to before me, this 12th day of December, 1904.

GEORGE M. HARRINGTON, Notary Public.

REPORT
OF
FOREIGN ASSOCIATION.

**INDUSTRIAL SAVINGS AND LOAN COMPANY,
NEW YORK, N. Y.**

STATEMENT, SEPTEMBER 30, 1904.

Organized, April, 1893. Commenced business, May, 1893.

ASSETS.

Loans on real estate mortgage (face value).....	\$1,105,687.15
Loans on shares.....	75,904.07
Real estate acquired by foreclosure.....	47,419.02
Real estate otherwise acquired.....	268,086.61
Cash on hand.....	588.15
Cash in bank.....	34,672.10
Furniture and fixtures.....	4,470.90
Installments due and unpaid.....	14,125.91
Interest, premium, fees and fines due and unpaid.....	39,949.66
Other assets in detail, viz:—	
Contracts for sale of real estate.....	70,574.46
Stock and bonds.....	30,501.25
Insurance, taxes, etc., advanced.....	4,757.61
Bills receivable and sundry accounts.....	1,078.29
Total	\$1,697,815.18

LIABILITIES.

Due shareholders, installments paid.....	\$417,784.74
Due shareholders, single-payment shares.....	769,261.83
Balance to be paid out on loans made.....	21,560.00
Borrowed money	17,546.50
Surplus and apportioned profits.....	130,240.01
Other liabilities in detail, viz:—	
Accrued interest and dividends due October 1, 1904..	14,072.10
Prior mortgages assured conditionally.....	327,350.00
Total	\$1,697,815.18

REPORT FOR THE NINE MONTHS ENDING SEPTEMBER 30, 1904.

RECEIPTS.

Cash on hand December 31, 1903.....	\$52,715.96
Subscription on installment shares.....	84,292.50
Subscription on single-payment shares, deposited and paid up	236,882.63
Mortgages redeemed (in whole or in part).....	307,820.14
Other loans redeemed, stock.....	37,068.73
Borrowed money	21,750.00
Interest received	42,105.34
Premium received	9,654.10
Fines received	822.26
Fees received	1,664.11
Other receipts in detail, viz.:—	
Life insurance premiums.....	7,491.94
Tont. fund G.....	360.77
Retired stock	958.92
Contingent funds	1,224.23
Balance held to Comp. loans.....	9,201.83
Real estate sold.....	74,505.13
Real estate sold on contingent.....	24,517.95
Insurance, taxes, etc., repaid.....	1,989.86
Furniture and fixtures charged off.....	700.00
Balance on mortgages assumed.....	3,825.00
Stocks and bonds sold.....	3,288.75
Loss and gain.....	50,189.18
Rents received	15,504.50
Bills receivable and sundry accounts.....	939.39
Total	\$988,972.52

DISBURSEMENTS.

Loaned on mortgage.....	\$283,070.79
Loaned on shares.....	14,030.50
Paid on withdrawals, dues.....	130,523.81
Paid on withdrawals, interest and dividends.....	45,076.00
Paid single-payment shares.....	158,368.02
Paid matured shares.....	45,085.00
Paid borrowed money.....	14,203.50
Paid salaries, clerk hire and commissions.....	36,498.43
Paid advertising, printing and postage.....	10,476.55
Paid rent	2,187.53
Paid taxes, insurance, etc.....	2,221.08
Cash on hand.....	588.15

BUILDING AND LOAN ASSOCIATIONS.

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Cash in bank.....	\$34,672.10
Interest on borrowed money and assigned mortgages.....	11,163.71
Real estate	102,235.71
Taxes and repairs account real estate.....	14,516.57
Real estate contracts.....	36,018.65
Furniture and fixtures.....	180.26
Retired stock account.....	987.64
Discount advanced payments.....	240.27
Traveling expenses, Manager and Agents.....	560.31
Collectors' commission and exchange.....	1,312.08
Office supplies and sundries.....	1,140.03
State banking department and license fees.....	2,060.10
Appraisal and attorney fees.....	2,743.31
Life insurance premiums.....	7,491.94
Stocks and bonds.....	14,260.00
Cash dividend paid.....	4,811.52
Loss and gain.....	10,652.53
Tont. fund	1,596.43
Total	\$988,972.52

EARNINGS ACCOUNT.

Dr.

Interest	\$42,105.34
Premium	9,654.10
Fines	822.26
Transfer fees	13.75
Pass books and initiation.....	234.35
Appraisal and attorney fees.....	1,416.01
Tont. fund received.....	360.07
Contingent fund	1,224.23
Loss and gain receipts.....	50,189.18
Rent receipts	15,504.50
Balance	13,381.42
Total	\$134,905.21

Cr.

Dividends on stock.....	\$50,409.89
Interest on borrowed money and assumed mortgages.....	11,163.71
Expenses in detail, viz.:—	
Salaries, clerk hire and agents' commissions.....	36,498.43
Advertising, printing and postage.....	10,476.55
Rent paid (office).....	2,187.53

REPORT OF COMMISSIONER ON

Traveling expenses, Manager and Agents	\$560.31
Collectors' commission and exchange.....	1,312.08
Office supplies and sundries.....	1,140.03
State banking department and license fees.....	2,060.10
Appraisal and attorney fees.....	2,743.31
Tontine fund G, withdrawn.....	1,596.43
Discount advance payments.....	240.27
Taxes and repairs, etc., account real estate.....	14,516.57

Total \$134,905.21

1. Is the plan of your association permanent, serial, or terminating?
Serial?
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? 25c., 50c and \$1.00.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1904? 196,627.
In how many series? 137. How often? Monthly.
5. How many shares were in force December 30, 1903? 41,893. How
many were issued during nine months? 5,345. How many were
withdrawn during nine months? 10,850. How many in force at
close of business, September 30, 1904? 36,388.
6. How many shares were pledged or borrowed on September 30, 1904?
7,609.
7. How many borrowing members have you? 647. Give total num-
ber of shares now held by them. 7,609. Male. No record.
8. How many non-borrowing members have you? 3,483. Give total
number of shares now held by them. 28,777.
9. What is the full payment of borrowing member per share per year
without premium? \$9, \$12 and \$18.
10. Is your admission or membership fee per share or per member?
Per share. How much? "A" \$1.00; "B" \$1.00; "C" \$1.00; Spl.
\$1.50; "E" \$1.50; "F" \$2.00.
11. Total admission fees received by the association during nine months.
\$234.35.
12. Total amount of admission fees paid by new members during nine
months. \$234.35. To the association, \$234.35. To the agents.
No record.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? By authority of By-
Laws.
16. On what percentage of valuation do you limit loans? 75 per cent.
How appraised? Special appraisers appointed by Co.

17. In what places have you money loaned? New York, Pennsylvania, New Jersey, Virginia and West Virginia.
18. How long must a shareholder make payments before he is entitled to borrow? Three months.
19. State number of loans to members. 647. State total amount loaned on mortgage. \$1,105,687.15. State largest mortgage loan to any person. \$78,211.91.
20. State amount outstanding on mortgages in force on property in this State. None.
21. State number of loans in force on other securities. None. Total amount of such loans. ———.
22. What premium plan do you follow? Installment and gross.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. $\frac{1}{4}$ per cent. to 6 per cent. Average, 3 per cent.
24. Have you an expense fund? No. Of what does it consist? ———. Give total amount of expense fund received during nine months. ———. Give balance on hand of expense fund September 30, 1904? ———.
25. State salaries, in detail, paid per year to all connected with the association. President, \$600; Secretary, \$3,750; Treasurer, \$600; Attorney, \$1,200; Manager, \$3,750.
26. Are officers under bond? Yes. In what amount? Secretary and Manager, \$5,000; General Attorney, \$5,000; Cashier, \$3,000; Treasurer, \$2,500; Assistant Attorney, \$2,000; Assistant Secretary, \$1,000; Auditor, \$1,000. In Surety Co.
27. State total operating expenses for the nine months. \$54,258.86.
28. How are agents paid? Salary and commission.
29. Give names of agents representing your association in this State, and the post-office address of each. R. L. Coburn, South Norwalk, Conn.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? See By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. See By-Laws.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. See By-Laws.
32. How many foreclosures have you had since last report? One. How many on property in this State? None.

REAL ESTATE OWNED BY THE ASSOCIATION.

Location.	Description of Property.	Face of Mortgage.	Cost on Company's Books.	Present Value of Land.	Present Value of Improvement.	Book Value of Stock.	How Acquired.
Syracuse, N. Y.	Vacant lot, Emma St.	\$.....	\$253.88	\$400	\$.....	\$.....	Purc.
Lyon, Ia.	Marine ways and shop.	3,100	1,500.00	1,500	1,500	575.05	Deed
Syracuse, N. Y.	Vacant lot, Cathers Av.	.....	500.00	500	.....	.....	Ex.
L. I. City, N. Y.	356 Steilway Ave.	4,000	3,990.00	400	3,500	.....	Forc.
Sherman Park, N. Y.	Vacant lots.	.....	200.00	300	.....	.....	Ex.
Buffalo, N. Y.	Hotel Cheltenham.	.....	80,000.00	20,000	60,000	.....	Purc.
New Castle, Pa.	House and lot.	.....	1,988.80	500	1,500	.....	Purc.
"	"	.....	1,100.92	250	1,000	.....	Purc.
"	"	.....	1,591.06	300	1,300	.....	Purc.
"	"	.....	1,132.17	250	1,000	.....	Purc.
"	"	.....	1,939.28	500	1,600	.....	Purc.
Buffalo, N. Y.	"	.....	1,500.00	400	1,200	.....	Purc.
"	Vacant lot.	.....	150.00	350	.....	.....	Purc.
"	House and lot, Ben.	.....	1,800.00	450	1,450	.....	Purc.
"	"	.....	4,800.00	800	4,200	.....	Purc.
"	Vacant lots.	.....	795.97	1,000	.....	.....	Purc.
"	House and lot.	.....	1,893.76	600	1,400	.....	Purc.
"	"	.....	2,120.51	700	1,600	.....	Purc.
Depew, N. Y.	"	.....	3,145.03	800	3,200	426.80	Forc.
New Castle, Pa.	"	3,500	1,206.10	300	1,000	.....	Purc.
"	"	.....	1,165.07	300	1,000	.....	Purc.
"	"	.....	815.50	350	550	.....	Purc.
"	"	.....	900.42	200	800	.....	Purc.
"	"	.....	1,532.55	500	1,100	.....	Purc.
"	"	.....	987.26	200	800	.....	Purc.
"	"	.....	575.00	200	400	.....	Purc.

New Castle, Pa.	Vacant lots.	10,811.01	11,900	.....	Purc.
"	"	1,800.00	250	.....	Purc.
"	House and lots.	1,000.00	250	.....	Purc.
"	"	1,100.00	400	.....	Purc.
"	"	612.00	250	.....	Purc.
"	"	1,000.00	300	.....	Purc.
"	"	1,000.00	400	.....	Purc.
"	"	1,000.00	400	.....	Purc.
"	"	300.00	400	.....	Purc.
"	Vacant lots.	14,730.39	15,900	.....	Purc.
"	"	1,193.20	400	.....	Purc.
Buffalo, N. Y.	House and lot.	68,000.00	20,000	.....	Purc.
Baltimore, Md.	Hotel Porter.	3,574.65	1,000	.....	Ex.
Idlewood, Md.	House and lot.	294.75	300	.....	Forc.
Plymouth, Pa.	Vacant lots.	446.05	100	350	Forc.
New York, N. Y.	"	15,893.36	6,000	10,000	Forc.
Mt. Vernon, N. Y.	"	2,872.18	1,000	2,000	Deed
Jamestown, N. Y.	"	924.05	200	500	Ex.
Syracuse, N. Y.	Vacant lots.	398.87	400	.....	Forc.
"	House and lot.	9,602.65	3,000	7,000	Deed
Buffalo, N. Y.	"	1,609.01	1,500	1,400	Ex.
Hudson Heights, N. J.	Vacant lots.	54,332.75	70,975	.....	Ex.
Depew, N. Y.	"	3,752.08	1,000	3,500	Forc.
Hazel Dell, Pa.	House and lot.	627.35	200	600	Forc.
"	"	1,000.00	300	700	Purc.
New Castle, Pa.	"				
		\$315,505.63			

REPORT OF COMMISSIONER ON
MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of Obligation.	Present Worth of Obligation.	Appraised Value of Land.	Value of Improvements.	Book Value of Stock Pledged.	Total Security.
142 So. 4th St., Mt. Vernon, N. Y.....	\$7,500	\$9,500	\$6,500	\$3,000	No Value.	\$9,500

Names of Directors.	Residence.	CAPITAL STOCK HELD BY EACH.	
		Shares.	Series.
George A. Roff.....	New York, N. Y....	10	March, 1900
Frank E. Knox.....	Grantwood, N. J....	125	Various
Thomas H. Rothwell.....	New York, N. Y....	10	Feb., 1898
M. M. Lee.....	So. Norwalk, Conn..	113	Various
J. Goldberg.....	Buffalo, N. Y.....	10	Various
R. R. Appleton.....	New York, N. Y....	10	March, 1903.
Charles E. Dow.....	So. Norwalk, Conn..	40	Various
J. N. Stout.....	New York, N. Y....	5	March, 1899.
Wm. J. Coons.....	Arlington, N. J.....	23½	Various

Officers:—Treasurer, George A. Roff; Attorney, Thomas H. Rothwell.

Depository:—Knickerbocker Trust Co.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

We, Geo. A. Roff, President, and Frank E. Knox, Secretary of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEO. A. ROFF, President.

FRANK E. KNOX, Secretary.

Subscribed and sworn to before me, this 16th day of November, 1904.

JAMES E. FITZPATRICK, Notary Public.

REPORTS
OF
MORTGAGE INVESTMENT
COMPANIES.

THE BRIDGEPORT LAND AND TITLE COMPANY,

BRIDGEPORT, CONN.

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$109,590.83
Loans secured by second liens on real estate.....	8,521.28
Loans on personal security.....	1,575.00
Stocks and bonds.....	1,950.00
Other real estate purchased.....	124,360.87
Due from sundry persons.....	579.45
Accrued interest on loans owned by the company.....	2,437.36
Cash	2,314.18
Land records	25,387.08
Total	\$276,716.05

LIABILITIES.

Capital stock paid in.....	\$81,000.00
Surplus fund	14,000.00
Undivided profits	3,268.68
Debenture bonds outstanding.....	170,200.00
Interest paid in advance by borrowers.....	52.11
Accrued interest on debenture bonds.....	2,325.92
Other deposits	5,869.34
Total	\$276,716.05

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.

Series.	Rate percent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Re-deem-able.	1st Mortgage Loans.	Amt. of Security for same.	Real Estate.	Security.	Debentures.
A	5	1897	1927	1902	\$25,250.00	\$40,100	\$31,800	\$71,900	\$45,000
B	5	1899	1929	1904	20,790.83	30,650	41,850	72,500	47,500
C	5	1900	1930	1905	27,600.00	42,350	12,400	54,750	33,000
D	4½	1901	1931	1906	33,475.00	53,050	18,050	71,100	44,700

Total amount of debentures certified..... \$170,200.00

Less amount on hand and with agents. None.

Total liability for debenture bonds, as per statement.... \$170,200.00

Trustees for debentures (if more than one class, state series certified to by each):

"A," The Bridgeport Trust Co. "B," The Bridgeport Trust Co. "C,"
The Bridgeport Trust Co. "D," The Bridgeport Trust Co.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
2 Watervliet Hydraulic Co., 1st Mortgage 10-40 Bonds, due 1940, Watervliet, N. Y.....	\$2,000	\$1,950	\$2,000

1. When organized. October 7, 1897.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$300,000.
4. Amount of capital subscribed. \$81,000.00.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? July 1, 1904.
10. Rate of last dividend. 4 per cent. per annum.
11. Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.
12. Total amount loaned to date. No record kept.
13. Total amount of loans paid. No record kept.
14. Total amount of loans unpaid and outstanding—Guaranteed, none; unguaranteed, \$118,112.11.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Commissioner of Building and Loan Associations.
18. Principal place of business. 167-171 State Street, Bridgeport, Conn.
19. State the sections of country in which outstanding loans have been made. Connecticut.
20. State the sections of country in which loans are now made. Connecticut.

OFFICERS.

Orange Merwin, President, Bridgeport, Conn.
Egbert Marsh, Vice-President, Bridgeport, Conn.
D. Fairchild Wheeler, Treasurer, Trumbull, Conn.
Ernest P. Lyon, Secretary, Bridgeport, Conn.

Directors:—Orange Merwin, Bridgeport, Conn.; Francis W. Marsh, Bridgeport, Conn.; Orlo E. Cook, Bridgeport, Conn.; Ernest P. Lyon, Bridgeport, Conn.; Egbert Marsh, Bridgeport, Conn.; D. Fairchild Wheeler, Trumbull, Conn.

STATE OF CONNECTICUT, } ss.
COUNTY OF FAIRFIELD, }

I, D. Fairchild Wheeler, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. FAIRCHILD WHEELER, Treasurer.

Subscribed and sworn to before me, this 4th day of October, 1904.

H. LIVINGSTONE MOREHOUSE, Notary Public.

THE EASTERN BANKING COMPANY,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$52.59
Loans secured by second liens on real estate.....	30,429.80
Loans on collateral security.....	2,267.00
Loans on personal security.....	4,728.04
Stocks and bonds.....	59,390.00
Other real estate purchased.....	19,989.54
Real estate acquired by foreclosure.....	4,827.33
Expenses on account of foreclosure.....	317.22
Other premiums paid.....	350,000.00
Current expenses	7,294.83
Past due interest remitted for, but not paid to us.....	254.92
Due from sundry persons.....	4,732.84
Due from banks and bankers.....	704.86
Cash	732.69
Other assets, viz.:—	
Sale contracts	670.00
Profit and loss.....	78,209.39
Total	<u>\$564,601.05</u>

LIABILITIES.

Capital stock paid in, preferred.....	\$155,100.00
Capital stock paid in, common.....	350,000.00
Bills payable	40,062.98
Other deposits	19,438.07
Total	<u>\$564,601.05</u>

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
500 shares The Western Security Co.....	\$100.00	\$50,000.00
300 " American Electric Lead Co.....	100.00	2,000.00
7,500 " Chicago Belle Mining Co.....}	1.00	1,725.00
780 " Anita Consolidated Copper Co.....}	10.00	
\$8,225 The Western Security Co. 6s.....	.....	5,665.00

1. When organized. 1887.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$700,000.00
4. Amount of capital subscribed. \$700,000.
5. Liability of stockholders beyond capital paid in. \$194,900.
6. What part of the capital stock is paid in cash. \$155,100.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? July, 1890.
10. Rate of last dividend. 7 per cent. per annum.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company. Not now making loans.
12. Total amount loaned to date. \$426,547.
13. Total amount of loans paid. \$306,899.99.
14. Total amount of loans unpaid and outstanding—Guaranteed, none; unguaranteed, \$119,647.01.
15. Total amount in process of foreclosure. \$850.00.
16. Is the company subject to examination by local State officers? No; but an annual statement of condition has to be filed with Secretary of State.
17. What officers? ———.
18. Principal place of business. Boston, Mass.
19. State the sections of country in which outstanding loans have been made. North and South Dakota, Washington, Minnesota, Kansas, Nebraska, Colorado, Alabama, Georgia and Florida.
20. State the sections of country in which loans are now made. Not now making loans.

OFFICERS.

Francis A. Osborn, President, Hingham, Mass.

Lysson Gordon, Secretary and Treasurer, Medford, Mass.

Charles E. Perkins, Assistant Treasurer, Hartford, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, one vacancy.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 8th day of November, 1904.

F. RICHARD HALL, Notary Public.

EQUITABLE TRUST COMPANY OF NEW LONDON,

33 WALL STREET, NEW YORK CITY.

In Liquidation.

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$5,660.00
Real estate acquired by foreclosure, cost.....	40,869.63
Due from branch offices and agents.....	3,555.48
Accrued interest on loans owned by the company.....	568.69
Cash	27,124.33
Total assets	\$77,778.13
Expenses, since March 1, 1904.....	419.94
Impairment of capital.....	1,422,216.32
Total	\$1,500,414.39

LIABILITIES.

Capital stock paid in.....	\$1,500,000.00
Accrued interest on debenture bonds, coupons not presented	45.00
Interest account	98.55
Income from real estate.....	270.84
Total	\$1,500,414.39

1. When organized. June 29th, 1871.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,500,000.
4. Amount of capital subscribed. \$1,500,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? March 1st, 1878.
10. Rate of last dividend. $3\frac{1}{2}$ per cent.

11. Do you cause a personal examination of offered security to be made by salaried employes of the company? _____.
12. Total amount loaned to date. _____.
13. Total amount of loans paid. _____.
14. Total amount of loans unpaid and outstanding—Guaranteed, _____; unguaranteed, \$5,660.00.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers. _____.
18. Principal place of business. 33 Wall Street, New York City.
19. State the sections of country in which outstanding loans have been made. _____.
20. State the sections of country in which loans are now made. Indiana, Illinois.

OFFICERS.

Adrian Iselin, Jr., President, New York.

C. O'D. Iselin, First Vice-President, New York.

John E. Roosevelt, Second Vice-President, New York.

W. Emlen Roosevelt, Secretary, New York.

Henry R. Bond, Assistant Secretary, New London, Conn.

Executive Committee:—Adrian Iselin, New York; W. Emlen Roosevelt, New York; Gustav E. Kissell, New York; Adrian Iselin, Jr., New York; C. O'D. Iselin, New York; John E. Roosevelt, New York.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, W. Emlen Roosevelt, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

W. EMLLEN ROOSEVELT.

Subscribed and sworn to before me, this 6th day of October, 1904.

ISAAC HICKS, Notary Public.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$5,158,446.48
Loans secured by second liens on real estate.....	31,271.47
Loans on collateral and personal security.....	58,679.36
Stocks and bonds.....	448,538.44
Office building	26,500.00
Expenses on account of foreclosure.....	2,516.41
Past due interest remitted for, but not paid to us.....	150,698.69
Due from branch offices and agents.....	99,992.66
Due from sundry persons.....	44,989.87
Due from banks and bankers.....	327,034.54
Accrued interest on loans owned by the company.....	132,772.66
Accrued interest on certificates of deposit.....	2,615.22
Cash	2,247.44
Other assets, viz:—	
Topographical records	14,000.00
Total	<u>\$6,500,303.24</u>

LIABILITIES.

Capital stock paid in.....	\$679,274.02
Undivided profits	44,590.70
Debenture bonds outstanding.....	5,411,112.31
Accrued interest on debenture bonds.....	79,323.07
Certificates of deposits bearing interest.....	1,000.00
Due to branch officers and agents.....	148,583.41
Sundry book accounts.....	3,583.39
Reserve fund, inst. debentures.....	125,485.96
Reserve fund, single-payment bonds.....	7,350.38
Total	<u>\$6,500,303.24</u>

**STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.**

Series.	Secured by Pledge of First Mortgage Loans.	Secured by Pledge of Cash.	Amount of Debentures.
Columbia Trust Co.:			
J1 and J2.....	\$36,223.87	\$1,175.00	\$36,600.00
D10 to D99.....	3,758,926.58	233,825.00	3,939,050.00
E1 to E19.....	1,304,020.76	23,150.00	1,314,950.00
86 and 87.....	1,005.00	.....	861.85
Security Co.:			
A2, R70, A72, A73, R74.....	88,645.98	600.00	87,400.00
A, B, C.....	48,185.52	700.00	46,720.32
Union Trust Co.:			
AA, BB, CC, V, Y, 2, C1, C2, EE, GG.....	25,855.40	.....	22,630.14
	\$5,212,863.11	\$259,450.00	\$5,398,212.31

Total amount of debentures certified..... \$5,398,212.31

Plus debentures cancelled and not repurchased..... 16,050.00

Total \$5,414,262.31

Less amount on hand and with agents..... 3,150.00

Total liability for debenture bonds, as per statement... \$5,411,112.31

Trustees for debentures (if more than one class, state series certified to by each). See above.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
Farm Investment Co., stock.....	\$100.00	\$100.00
Farm Land Co., stock.....	120.00	120.00
Southern Planting Co., stock.....	9,850.00	9,850.00
Realty Investment Co., stock, \$48,350; bonds, \$90,000	138,350.00	138,350.00
Standard Milling Co., stock.....	151,664.66	151,664.66
Middlesex Banking Co., stock.....	95,350.00	95,350.00
The Jackson Co., bond acct.....	53,103.78	53,103.78
	\$448,538.44	\$448,538.44

1. When organized. November 5, 1875.
2. Under what State Laws? Connecticut. Special Charter.
3. Authorized capital. \$1,000,000.00.

4. Amount of capital subscribed. \$806,700.00.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$679,274.02.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? October 1, 1895.
10. Rate of last dividend. 1% per cent. paid each quarter.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.
12. Total amount loaned to date. No record kept.
13. Total amount of loans paid. No record kept.
14. Total amount of loans unpaid and outstanding—Guaranteed. No record kept. Unguaranteed. No record kept.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Commissioner of Building and Loan Associations.
18. Principal place of business. Middletown, Conn.
19. State the sections of country in which outstanding loans have been made. Minnesota, North and South Dakota, Wisconsin, Idaho, Colorado, Louisiana, Arkansas, Mississippi and Texas.
20. State the sections of country in which loans are now made. Same as above.

OFFICERS.

Robert N. Jackson, President, Middletown, Conn.

M. E. Vinton, Vice-President, New York, N. Y.

C. E. Jackson, Vice-President, Middletown, Conn.

D. T. Haines, Secretary, Middletown, Conn.

E. A. Gladwin, Assistant Secretary, Middletown, Conn.

Trustees:—R. N. Jackson, Middletown, Conn.; C. E. Jackson, Middletown, Conn.; L. D. Mills, Middletown, Conn.; E. A. Gladwin, Middletown, Conn.; M. E. Vinton, New York; E. H. Nash, Pittsfield, Mass.; C. R. Marvin, Deep River, Conn.; F. C. Wilcox, Hartford, Conn.; C. B. Frisbie, Cromwell, Conn.

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, } ss.

I, D. T. Haines, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. T. HAINES, Secretary.

Subscribed and sworn to before me this 4th day of November, 1904.

WALTER P. REED, Notary Public.

THE NEW BRITAIN REAL ESTATE AND TITLE COMPANY,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$74,169.57
Loans secured by second liens on real estate.....	6,689.49
Loans on personal security.....	3,725.00
Stocks	4,500.00
Other real estate purchased.....	35,559.59
Due from sundry persons.....	410.79
Accrued interest on loans owned by the company.....	543.88
Cash on hand and in Bank.....	97.14
Other assets, viz.:—	
Title account	442.10
Prepaid interest on mortgages.....	1,112.69
Due from sundry persons on account of properties sold on contracts.....	48,917.86
Accrued rents	50.00
Total	<u>\$176,218.11</u>

LIABILITIES.

Capital stock paid in.....	\$50,000.00
Surplus fund	9,220.85
Guaranteed loans	58,700.00
Undivided profits	1,423.10
Interest paid in advance by borrowers.....	1,751.43
Accrued interest on mortgages.....	296.25
Other liabilities, viz.:—	
Mortgage on real estate.....	48,750.00
Ledger accounts payable.....	275.48
Reserve for completion of buildings under construction	1,079.41
Reserve for contracts on buildings under construction	4,721.59
Total	<u>\$176,218.11</u>

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
New Britain Trust Co., Stock	\$4,500	\$4,500	\$4,500

1. When organized. May 25th, 1899.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$50,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$50,000.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? July, 1904.
10. Rate of last dividend. Three per cent., semi-annual.
11. Do you cause a personal examination of offered security to be made by salaried employees of the company? By Directors; no salary.
12. Total amount loaned to date. \$146,815.83.
13. Total amount of loans paid. \$62,281.77.
14. Total amount of loans unpaid and outstanding—Guaranteed, \$58,700.00. ———.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Commissioner of Building and Loan Associations.
18. Principal place of business. 21 West Main Street, New Britain, Conn.
19. State the sections of country in which outstanding loans have been made. Town of New Britain, Conn.
20. State the sections of country in which loans are now made. Town of New Britain, Conn.

OFFICERS.

Charles J. White, President, New Britain, Conn.

William L. Hatch, Treasurer, New Britain, Conn.

Edwin W. Abbe, Secretary, New Britain, Conn.

Directors:—Edwin W. Abbe, New Britain, Conn.; Charles J. White, New Britain, Conn.; William L. Hatch, New Britain, Conn.; William H. Cadwell, New Britain, Conn.; George H. Sage, Hartford, Conn.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

I, William L. Hatch, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

WILLIAM L. HATCH, Treasurer.

Subscribed and sworn to before me, this 28th day of October, 1904.

MARGARET F. SMITH, Notary Public.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$392,486.71
Loans on collateral security.....	256,286.17
Stocks and bonds.....	76,245.00
Real estate acquired by foreclosure and purchase.....	396,035.91
Expenses on account of foreclosure, including taxes and tax sale certificates	1,446.87
Due from sundry persons.....	8,619.59
*Accrued interest on loans owned by the company.	
Cash	201,330.15
Total	\$1,332,450.40

LIABILITIES.

Capital stock paid in.....	\$1,000,000.00
Bills payable	100,000.00
Dividends unpaid	165.00
Due to sundry persons.....	1,645.49
Other liabilities, viz:—	
Real estate mortgage.....	130,000.00
Profit and loss.....	100,639.91
Total	\$1,332,450.40

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
101 Bonds Manhattan Beach Hotel and Land Co., L't'd.	\$101,000 }	\$68,107.50
39 Bonds Manhattan Beach Hotel and Land Co., L't'd..	19,500 }	
1100 Shares Manhattan Beach Co.....	110,000	8,137.50

*Interest accrues mostly in November, December and January, and is not figured as an asset until collected.

1. When organized. 1875.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,000,000.
4. Amount of capital subscribed. \$1,000,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$1,000,000.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? September 1st, 1904.
10. Rate of last dividend. $1\frac{1}{2}$ per cent.
11. Do you cause a personal examination of offered security to be made by salaried employees of the company? ———.
12. Total amount loaned to date. ———.
13. Total amount of loans paid. ———.
14. Total amount of loans unpaid and outstanding—Guaranteed. None. Unguaranteed. \$392,486.71.
15. Total amount in process of foreclosure. ———.
16. Is the company subject to examination by local State officers. Yes.
17. What officers? Commissioner of Building and Loan Associations of Connecticut and Superintendent of Banks of the State of New York.
18. Principal place of business. New York, N. Y.
19. State the sections of country in which outstanding loans have been made. Minnesota, North and South Dakota, Nebraska, Kansas, Idaho, Montana, Washington, Oregon, New York, Texas, Louisiana, Arkansas, Mississippi, Alabama, Georgia, South Carolina and Pennsylvania.
20. State the sections of country in which loans are now made. ———.

OFFICERS.

W. G. Bosworth, President, New York, N. Y.
George S. Edgell, Vice-President, New York, N. Y.
Austin Corbin, Treasurer, New York, N. Y.
David S. Rodgers, Secretary, New York, N. Y.
C. A. Potter, Assistant Treasurer and Assistant Secretary, Brooklyn, Conn.

Directors:—Edward H. Peaslee, New York, N. Y.; John B. Lunger, Hartford, Conn.; George Wigglesworth, Boston, Mass.; Horace H. Stevens, 2d, Boston, Mass.; George S. E. Edgell, New York, N. Y.; Robert B. Upham, New York, N. Y.; Albert N. Parlin, Boston, Mass.; Austin Corbin, New York, N. Y.; Wm. G. Bosworth, New York, N. Y.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, Austin Corbin, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained is true to the best of my knowledge and belief.

AUSTIN CORBIN, Treasurer.

Subscribed and sworn to before me, this 24th day of October, 1904.

M. L. SEAMANS, Notary Public.

SOUTHERN MUTUAL INVESTMENT COMPANY,

LEXINGTON, KENTUCKY.

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$110,705.51
Loans on collateral security.....	240,280.93
Stock and bonds—	
Cost	\$199,140.54
Premium over cost.....	40,667.42
	239,807.96
Office building	100,000.00
Furniture and fixtures.....	6,214.63
Cash	9,833.55
Total	\$706,842.58

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Surplus fund	142,283.54
Bills payable	29,000.00
Advance payments	37,468.74
Legal reserve at 3½ per cent. compounded annually.....	398,085.30
Total	\$706,842.58

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
1 United States Bond.....	\$1,000.00	\$1,085.00	\$1,080.00
40 Lexington Waterworks Co. Bonds	40,000.00	40,061.81	40,600.00
11 City of Sulphur Springs Bonds...	5,500.00	5,665.00	5,665.00
100 Blue Grass Traction Co. Bonds..	100,000.00	79,357.56	90,000.00
1,000 Shares Blue Grass Traction Co. Stock.....	100,000.00	12,638.88	30,000.00
1 Share Sayre Female Institute Stock.	50.00	50.00	.....
220 Shares Third National Bank Stock, Lexington, Ky.....	22,000.00	22,137.20	22,330.00
250 Shares Burley Loose Tobacco Warehouse Co. (Preferred Stock)..	25,000.00	23,150.64	23,150.64
Southern Mutual Investment Co. Stock taken to secure a debt.....	.....	.....	11,852.82
15 Dayton & Northern Traction Co. Bonds.....	15,000.00	15,000.00	15,150.00

1. When organized. January 30, 1895.
2. Under what State Laws? Kentucky.
3. Authorized capital. \$100,000.00.
4. Amount of capital subscribed. \$100,000.00.
5. Liability of stockholders beyond capital paid in. \$100,000.00
6. What part of the capital stock is paid in cash. \$100,000.00.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$2,700 on a \$450 note.
8. Total amount of its capital stock held by the company as collateral. \$3,700 on a \$1,050.00 note.
9. When was last dividend paid? January 1st, 1901.
10. Rate of last dividend. 3 per cent.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.
12. Total amount loaned to date. _____.
13. Total amount of loans paid. _____.
14. Total amount of loans unpaid and outstanding—Guaranteed, \$350,986.44; unguaranteed, _____.
15. Total amount in process of foreclosure. _____.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Inspector, appointed by Governor.
18. Principal place of business. Lexington, Kentucky.
19. State the sections of country in which outstanding loans have been made. Central Kentucky.
20. State the sections of country in which loans are now made. _____.

OFFICERS.

C. J. Bronston, President, Lexington, Kentucky.
J. D. Purcell, Vice-President, Lexington, Kentucky.
D. B. Jones, Treasurer, Lexington, Kentucky.
A. S. Bowman, Secretary, Lexington, Kentucky.

Directors:—C. J. Bronston, Lexington, Ky.; J. D. Purcell, Lexington, Ky.; D. B. Jones, Lexington, Ky.; A. S. Bowman, Lexington, Ky.; W. J. Loughridge, Lexington, Ky.; J. M. Skain, Lexington, Ky.; Jno. Skain, Lexington, Ky.

STATE OF KENTUCKY, }
COUNTY OF FAYETTE, } ss.

I, A. S. Bowman, Secretary and General Manager, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

A. S. BOWMAN.

Subscribed and sworn to before me, this 25th day of October, 1904.

MARGARET I. KING, Notary Public.

**THE WESTERN SECURITY COMPANY,
BROOKLYN, CONN.**

STATEMENT, SEPTEMBER 30, 1904.

ASSETS.

Loans secured by first liens on real estate.....	\$9,658.27
Loans on collateral security.....	293.24
Tax sale certificates.....	20,690.01
Real estate acquired by foreclosure.....	58,026.57
Expenses on account of foreclosure.....	3,672.36
Current expenses	533.50
Due from sundry persons.....	18.29
Due from banks and bankers.....	14,940.80
Other assets, viz.:—	
Advances account tax deeds.....	1,505.24
Sale contracts	5,808.00
Profit and loss.....	169,504.99
Total	\$284,651.27

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Bills payable	7,057.88
Debenture bonds outstanding.....	108,600.10
Accrued interest on debenture bonds.....	68,993.29
Total	\$284,651.27

**STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.**

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeem-able.	First Mortgage Loans.	Lands.	Security.	Debentures.
A	6	Oct. 1, '87	Oct. 1, '95	.....	.....	.....	.....	\$74,000.00
B	6	Oct. 1, '89	Oct. 1, '95	.....	.....	.....	.....	17,000.00
	6	Sundry dates.	In 6 years.	Last bd. due Oct. 24, 1896.	\$7,750.00	\$8,425.00	\$16,175.00	17,600.10

1. When organized. 1874.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$100,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$100,000.
7. How much, if any, of the stock owned by its officers is pledged to company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? October, 1890.
10. Rate of last dividend. 7 per cent, per annum.
11. Do you cause a personal examination of offered security to be made by salaried employees of the company? Not now making loans.
12. Total amount loaned to date. \$495,381.
13. Total amount of loans paid. \$407,778.58.
14. Total amount of loans unpaid and outstanding—Guaranteed, \$16,175.00, unguaranteed, \$71,427.42.
15. Total amount in process of foreclosure. \$850.00.
16. Is the company subject to examination by local State officers? No; but an annual statement has to be filed with Secretary of State.
17. What officers? ———.
18. Principal place of business. Boston, Mass.
19. State the sections of country in which outstanding loans have been made. North and South Dakota, Kansas, Nebraska, Minnesota, Idaho, Washington, Colorado, Georgia, Florida and Alabama.
20. State the sections of country in which loans are now made. Not now making loans.

OFFICERS.

Francis A. Osborn, President, Hingham, Mass.

Lysson Gordon, Treasurer and Secretary, Medford, Mass.

Clarence A. Potter, Assistant Treasurer, Brooklyn, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, Stephen H. Arnold.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK,

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON, Treasurer.

Subscribed and sworn to before me, this 8th day of October, 1904.

F. ROCKWOOD HALL, Notary Public.

L A W S

RELATING TO

BUILDING AND LOAN ASSOCIATIONS.

L A W S ,

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

Sec. 1. Construction of statutes: words and phrases.

Rev. 1865.
1888, §1.

In the construction of all statutes of this state, words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the general assembly.

1884.
Railroad
company.

The term "banks" shall include all incorporated banks.

Rev. 1875, p. 553.
§8. Banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

Savings Banks.

The term "public buildings" shall include a statehouse, courthouse, countyhouse, townhouse, arsenal, magazine, prison, jail, workhouse, poorhouse, market, or other building belonging to this state, or to any county, town, city, or borough in this state, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, school-house, or other building generally used for literary instruction.

Rev. 1875, p. 553.
§8. Public build-
ings.

Words importing the singular number may extend and be

1865.
Number.

applied to several persons or things, and words importing the plural number may include the singular.

Gender. Words importing the masculine gender may be applied to females.

Joint authority. Words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them.

**Month.
Year.** The word "month" shall mean a calendar month, and the word "year" a calendar year unless otherwise expressed.

**Oath.
Sworn.** The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm."

**Person—
another.** The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, societies, and associations.

**Preceding,
following,
succeeding.** The words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

**Rev. 1902.
Notice by
publication.** Whenever notice of any action or other proceeding is required, either by statute or by order of court, to be given by publication in a newspaper, the newspaper selected for that purpose, unless otherwise expressly prescribed, shall be one published in this state and having a substantial circulation in the town in which at least one of the parties, for whose benefit said notice is given, resides.

**1881.
Repeal of statute;
effect of.** When a statute repealing another is afterwards repealed the first shall not be revived without express words to that effect.

**1881.
Punishments,
penalties, pending
suits, and
prosecutions
not affected by
repeal.** The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

The passage or repeal of an act shall not affect any action then pending.

Sec. 2. When public and special acts take effect.

All public acts, except when otherwise therein specially provided, shall take effect on the first day of July following the adjournment of the session of the general assembly at which they are passed, and special acts, unless otherwise therein provided, from the day of their approval.

1881.
Rev. 1888, §419.
1889, ch. 29.

[Extract from Chapter 71.]

Partition or Sale of Real or Personal Property.**Sec. 1036. Investments of proceeds of sale.**

Said court shall order the fund realized from such sale to be invested by said trustee, for the benefit of the parties interested in the trust, in such investments authorized by law to be made by the savings banks of this state, as to said court may seem proper.

1876.
Rev. 1888, §780.

[Extract from Chapter 84.]

Offenses Against Private Property.**Sec. 1201. Unlawful waste on mortgaged premises.**

Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in, such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879.
Rev. 1888, §1445.

[Extract from Chapter 91.]

Frauds and False Pretenses.1874, 1878.
Rev. 1868, §1579.

Sec. 1412. Embezzlement by public officer and others. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, and every trustee under a testamentary or express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

[Extract from Chapter 147.]

Special Taxes on Corporations.

1889, ch. 248, §2.

Sec. 2455. Definition of investment company. The term investment company as used in this chapter shall include all corporations which have power to, and do, sell or negotiate their own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments or as a business.

1889 ch. 248, §3.

Sec. 2456. Choses in action of investment companies, how far taxable. All debentures or other choses in action issued by any such investment company prior to August first, 1889, shall continue to be taxable or nontaxable according to the law at the time when the same were issued, unless the same shall be made exempt from taxation as in section 2325 provided; but all debentures or other choses in action issued by any such company on or after August first, 1889, shall be taxable in the hands of the holder, any provision in the charter of the company notwithstanding, unless the same are made exempt from taxation as in said section 2325 provided; and no such company shall issue any of its own debentures which purport upon their face to be nontaxable unless they are made so under the provisions of said section 2325.

Sec. 2457. Their choses not to be sold without certificate. Bond. No corporation organized under any special or general laws of this or any other state or territory shall by its agents or otherwise engage or aid in any manner in this state in selling or negotiating any choses in action, made, issued, or guaranteed, by any person or investment company chartered by or organized under the laws of this or any other state or territory, payment of which is secured by mortgage on real estate situated in any other state or territory, or by pledges of such mortgages, until it has procured from the state treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this state as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other state or territory, or is secured by a pledge of such mortgages, or both, during said period of one year; *provided, however,* that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this state, until such corporation shall have executed and filed with the treasurer of the state a bond with satisfactory surety in a sum not less than five hundred dollars nor more than five thousand dollars, as said treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by section 2458. 1889, ch. 248, §4.

Sec. 2458. Returns by and taxes on investment companies. The treasurer, or if there is no treasurer then the secretary, of every corporation which shall be authorized to transact such business as provided in section 2457, unless its stock is taxed under the laws of this state, shall annually, within the first ten days of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all such choses in action as described in section 2457 sold or negotiated by such corporation in this state during the year preceding the first day of January, and which were secured by mortgages on real estate situated 1889, ch. 248, §5.

in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of section 2325. And every such corporation shall annually, on or before the twentieth day of January, pay to the state a sum equal to one per cent. on the aggregate amount of all such choses in action so sold or negotiated in this state during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provision of section 2325. Said sum when so paid shall be in lieu of all other taxes on the personal property of said corporation which is used exclusively in its said business in this state.

1889, ch. 248, §6.

Sec. 2459. Investment broker defined. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other state or territory, and payment of which is secured by mortgages on real estate situated in any other state or territory, or by pledges of such mortgages, shall be an investment broker.

1889, ch. 248, §7.

Sec. 2460. Investment broker not to act without bond and certificate. No person shall act as an investment broker, until he has procured from the state treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section 2457, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section 2457 for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the treasurer of the state a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by section 2461.

Sec. 2461. Returns by and taxes on investment brokers. Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section 2459, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of section 2325. Such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per cent. on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds, which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of section 2325, but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections 2457 and 2458.

1889, ch. 248, §8.
1893, ch. 207, §1.

Sec. 2462. Penalty for illegal sale by investment broker. Every investment broker, who without being first authorized by the state treasurer shall sell or negotiate any such chose in action as is described in sections 2457 and 2459, and which has not been previously made exempt from taxation as provided in section 2325, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. The sale of every single bond or other chose in action, or the attempt to sell the same, by any such investment broker, shall be a separate offense under this section.

1889, ch. 248, §10.

Sec. 2463. Board to correct returns of investment companies. The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular

1889, ch. 248, §11.
1893, ch. 207, §3.

day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by sections 2458 and 2461, regarding investment companies and brokers, and hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person. The valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this chapter regarding investment companies and brokers shall be paid according to such provisions.

1889, ch. 248, §14.

Sec. 2464. Inconsistencies as to investment companies repealed. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent with the provisions of this chapter regarding investment companies and brokers, whether contained in the general statutes or in the charter of an investment company incorporated by this state, is hereby repealed, and to that extent the provisions of this chapter regarding investment companies and brokers shall be an amendment to the charter of each of said companies; but it shall not be necessary for said companies, or any of them, to accept said amendment.

1889, ch. 248, §12.

Sec. 2465. Penalties for failure to make returns and payments. Every person who shall fail to return to the comptroller, as prescribed in any section of this chapter, any statement by such section required to be returned shall, except in cases for which different penalty has been before in this chapter provided, be fined five hundred dollars; and every corporation or person required by any section of this chapter to make any payment to the state, who shall fail to

make it within the time therein limited, shall, except in cases for which a different penalty has been before in this chapter provided, forfeit to the state twice the amount required for such payment.

[Extract from Chapter 197.]

General Provisions Concerning Corporations.

Sec. 3318. Supervision of investment companies ; guaranty limited. Every corporation organized under the general or special laws of this state, which has power to, or does, sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments shall be under the supervision of the commissioner on building and loan associations and subject in the matter of such supervision to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioner, in his annual report, shall clearly describe the various classes of assets and liabilities of each, and state any special provision which has been made for the payment of such liabilities. No corporation doing business as aforesaid shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate to an amount exceeding ten times the amount of the capital stock paid up in cash and the cash surplus of said corporation.

1887.
Rev. 1888, §1853.
1893, ch. 167,
183.
1896, ch. 201.
1903, ch. 69.

[Extract from Chapter 201.]

Savings Banks.

Sec. 3428. Investments by savings banks. Savings banks may invest their deposits and surplus as follows: (1) not exceeding twenty per cent. thereof in notes secured by the pledge of stocks or bonds as collateral, *provided*, such stocks or bonds shall have paid dividends or interest of not less than three per cent. per annum during the two years next preceding that in which the respective loan is made;

1858, 1859, 1867,
1868, 1876, 1880,
1883.
Rev. 1888, §1800.
1889, ch. 224.
1893, ch. 229.
1897, ch. 217.
1899, ch. 146, §1.
1901, ch. 48, §1.

or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this section, can be purchased by savings banks ; (2) not exceeding twenty per cent. thereof in notes, each of which shall be the joint and several obligation of two or more parties, all residents of this state ; (3) in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, California, Colorado, and Oregon ; (4) in the bonds of any city in the New England states, or in the state of New York, of Newark, Paterson, and Trenton in the state of New Jersey, of Philadelphia in the state of Pennsylvania, of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio, of Louisville in the state of Kentucky, of Detroit in the state of Michigan, of Chicago in the state of Illinois, of Milwaukee in the state of Wisconsin, of St. Louis in the state of Missouri, or of Omaha in the state of Nebraska ; (5) in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state, (6) in the capital stock of any bank or trust company located in this state, or in the city of New York in the state of New York, or in Boston in the state of Massachusetts ; (7) in the bonds of any other incorporated city located in any of the states mentioned in this section having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state, next preceding such investment ; *provided*, the amount of the bonds of such city, including the issue in which such investment is made, and its proportion, based on the valuations contained in the assessment for taxation next preceding such investment, of the county and town debt, after deducting the amount of its water debt and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per cent. of the valuation of property in such city as assessed for taxation next preceding such investment ; and *provided*,

further, that the state or city issuing such bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this section shall not be held to authorize the investment of any funds in any "special assessment bonds" or "improvement bonds," so called, which are not direct and primary obligations of the city issuing the same; (8) in the bonds of any railroad company organized under the laws of any of the states mentioned in this section, and which bonds are secured by a first mortgage as the only mortgage security given by such railroad company upon some portion of the railroad owned by it, or given by a railroad company, a majority of the capital stock in which is owned by the railroad company issuing such bonds, upon some portion of the railroad owned by it but leased or operated by the railroad company issuing such bonds, and which portion of said railroad in either case shall be located wholly or in part in one or more of the states mentioned in this section, *provided* the entire railroad of such company is located wholly within the United States; in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire funded debt of such company; *provided*, that in every case such company shall have paid each year, for a period of not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per cent. per annum upon its entire capital stock outstanding; and *provided further*, that said outstanding capital stock at the time of such investment equals or exceeds in amount one-third of the entire outstanding issue of such bonds; (9) in the bonds of the following-named railroad companies, viz.: Boston and Albany railroad company, Boston and Lowell railroad company, Boston and Maine railroad company, Concord and Montreal railroad company, Fitchburg railroad company, Harlem River and Portchester railroad company, Maine Central railroad company, New England railroad company, New York and New England railroad

company, New York, New Haven and Hartford railroad company, and Old Colony railroad company; also in the following securities: Central railroad company of New Jersey general mortgage five per cent. gold bonds, due July 1, 1987; Burlington, Cedar Rapids and Northern railway company system, Cedar Rapids, Iowa Falls, and Northwestern railway consolidated first mortgage five per cent. bonds, due October 1, 1921, and Burlington, Cedar Rapids and Northern railway company consolidated first mortgage and collateral trust five per cent. bonds, due April 1, 1934; Great Northern railway company system, St. Paul, Minneapolis and Manitoba railway company, Montana Extension, four per cent. bonds, due June 1, 1937, Pacific Extension mortgage four per cent. bonds, due July 1, 1940; Montana Central railway company first mortgage five per cent. and six per cent. bonds, due July 1, 1937, and Wilmar and Sioux Falls railway company first mortgage five per cent. bonds, due June 1, 1938; Illinois Central railroad company system, Chicago, St. Louis, and New Orleans railroad company consolidated mortgage five per cent. and three and one-half per cent. bonds, due June 15, 1951; Chicago and Northwestern railway company system, Chicago, St. Paul, Minneapolis, and Omaha railway company consolidated mortgage six per cent. bonds, due June 1, 1930, and in the mortgage bonds heretofore issued which said consolidated mortgage six per cent. bonds are to retire at maturity; Chicago and Eastern Illinois railroad company, general consolidated and first mortgage five per cent. bonds, due November 1, 1937, and in the mortgage bonds heretofore issued which said general consolidated and first mortgage five per cent. bonds are to retire at maturity; Minneapolis and St. Louis railroad company, first and refunding mortgage four per cent. bonds, due March 1, 1949, and in the mortgage bonds heretofore issued which said first and refunding bonds are to retire at maturity; Milwaukee and Northern railroad company consolidated mortgage six per cent. bonds, due June 1, 1913, and in the mortgage bonds heretofore issued which said consolidated mortgage six per

cent. bonds are to retire at maturity; (10) in any general or consolidated mortgage bonds issued by any of the following-named railroad companies to retire all of the outstanding prior mortgage bonds secured upon the property covered by such general or consolidated mortgage: Chicago and Northwestern railway company, Chicago, Burlington and Quincy railroad company, Chicago, Milwaukee and St. Paul railway company, Chicago, Rock Island and Pacific railway company, Chicago and Alton railroad company, Cleveland and Pittsburg railroad company, Lake Shore and Michigan Southern railroad company, Michigan Central railroad company, Morris and Essex railroad company, New York Central and Hudson River railroad company, Pennsylvania railroad company, St. Paul, Minneapolis and Manitoba railway company, Eastern railway company of Minnesota, northern division, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; *provided*, that at no time within five years next preceding the date of such investment in such general or consolidated mortgage bonds issued by any of the railroad corporations last named shall such railroad corporation have failed to pay regularly and punctually the principal, at maturity or as extended, and interest on all its mortgage indebtedness, and, in addition thereto, dividends upon all its outstanding capital stock during the preceding five years; and *provided further*, that at the date of every such dividend the outstanding capital stock of such railroad corporation shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made. No bond of any railroad corporation named in this section shall be a legal investment for a savings bank when such corporation, or the system of which it is a part, shall fail to pay dividends on all of its capital stock; and this section shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than

steam as a motive power, or in the bonds of any street railway company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state, or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unincumbered real estate situated in this state (except as provided in section 3429) worth double the amount of the loan secured thereon.

1876, 1880.
Rev. 1888, §1800.
1889, ch. 224.
1893, ch. 229.
1897, ch. 146, §1.
1901, ch. 48, §1.

Sec. 3429. When mortgages may be made in adjoining states. Any savings banks in the towns of Putnam, Brooklyn, and Killingly may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town of Ridgefield may loan on land located in the county of Westchester in the state of New York; any savings bank in the town of Enfield or in the town of Stafford may loan on land located in the county of Hampden in the state of Massachusetts; and any savings bank in the town of Stonington may loan on land located in the county of Washington in the state of Rhode Island.

1875.
Rev. 1888, §1801.
1893, ch. 229, §2.
1897, ch. 217, §2.
1899, ch. 146, §2.
1901, ch. 31.

Sec. 3430. Appraisal of real estate security. When any loan is made by a savings bank upon real estate security, the security shall be appraised by two or more suitable persons, well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan. Such appraisal shall express upon its face the amount at which such property is appraised, and together with a certificate of title or a title insurance policy, shall be lodged and kept with the institution making such loan.

1879.
Rev. 1888, §1803.
1899, ch. 146, §3.

Sec. 3431. Loans to corporations and societies regulated. No loan shall be made by any savings bank to any corporation or association or ecclesiastical society, secured by a mortgage upon its property, unless the same shall be accompanied by the individual guaranty of some responsible party or parties, or by other collateral security of value equal to the amount of the sum loaned. The directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible for any loss to the full extent of such loan.

CHAPTER 224.

Building and Loan Associations.**Domestic Corporations.**

Sec. 4002. Definition. A corporation for the purpose ^{1895, ch. 237, §1.} of accumulating the savings of its members, and loaning the same to its members, shall be known in this chapter as a building and loan association. Such associations organized under the laws of this state shall be known as domestic associations, and those organized under the laws of other states or territories as foreign associations. Such associations may be organized and conducted under the general laws of this state relating to corporations, except as otherwise provided in this chapter.

Sec. 4003. Powers of such corporations. Every ^{1895, ch. 237, §2.} such corporation which may hereafter be organized shall have power: (1) to issue shares of stock of an ultimate paid-up value of two hundred dollars each, to be accumulated by monthly or weekly installments aggregating one dollar per share per month, on such terms and conditions as its constitution and by-laws may provide, but such accumulated capital shall not exceed one million dollars, and no member shall be entitled to vote on more than one share in any such corporation; (2) to collect from members such fees, dues, fines, interest, and premiums on loans made, as may be provided for in its constitution and by-laws, but such fees, dues, fines, or premiums shall not be deemed usury, although in excess of the legal rate of interest, and such fines for default shall be two cents for each dollar in arrears each month, no fine to be charged on fines, and no fines to be charged for more than six months in succession at one time; (3) to permit members to withdraw all or part of their stock deposits at such times and upon such terms as its constitution and by-laws may provide; any member, however, whose stock has matured, shall be entitled to receive interest at the rate of six per cent. per annum from the date of maturity until paid;

provided, that at no time shall more than one-half of the funds in the treasury of a corporation be applicable to the payment of matured stock, without the consent of the directors; (4) to issue stock in the name of a minor, subject to the control of the parent or guardian of such minor; (5) to acquire, hold, incumber, and convey such real estate and personal property as may be necessary for the transaction of its business or to enforce or protect its securities; (6) to borrow money, not exceeding ten per cent. of the assets, and issue its evidences of indebtedness therefor, but no money shall be borrowed for a longer term than one year; (7) to loan a surplus for which there is no demand for loans to members, withdrawing shareholders or matured stock, to any other building and loan association incorporated under the laws of this state; (8) to make loans to members on first mortgage real estate security situated in this state, or on its own stock, on such terms and conditions as may be provided in its constitution and by-laws; (9) to cancel such loans and release the securities on such terms as may be provided in the constitution and by-laws; (10) to accumulate from the earnings a reserve fund, as hereinafter provided for, for the payment of contingent losses; (11) to make such annual or more frequent distribution of the earnings as its constitution and by-laws may provide; (12) to dissolve the corporation when its continuance shall be decided by a majority vote of its members to be no longer desirable, subject, however, to the vested rights of members; (13) to provide by constitution and by-laws, adopted by its members, for the proper exercise of the powers herein granted, and the conduct and management of its affairs.

1895, ch. 237, §3. **Sec. 4004. Deposit and withdrawal of funds. Of officers' bonds.** The treasurer of any such corporation shall deposit its funds in a bank or banks or trust company or trust companies, in the name of such corporation; such funds shall then be withdrawn only by check, signed by the president and treasurer, or such other officers as the board of directors may designate. The treasurer's bank book

shall be open to the inspection of any director at any proper time. Every officer of any such corporation who has charge or possession of money, securities, or property, shall give a bond with surety to the satisfaction of the board of directors before entering upon his duties, for the faithful performance of the same, and the safe-keeping and proper application of all moneys and property coming into his hands. Every such officer, on being re-elected to office, shall renew his bond, and the bond may be increased or additional sureties required at any time by the board of directors. Directors shall not be eligible as sureties, and shall be individually liable for any loss to member caused by their neglect to require the execution and filing of the bonds required by the provisions of this section.

Sec. 4005. Fund for contingent losses. Investments. 1895, ch. 237, §4.

The amount to be set aside to the fund for contingent losses shall be determined by the board of directors, but at least one per cent. of the net earnings shall be set aside each year to such fund until it reaches at least five per cent. of the dues capital. All losses shall be paid out of such fund until the same is exhausted, and whenever the amount in such fund falls below five cent. of the dues capital as aforesaid, it shall be replenished by appropriations of at least one per cent. of the annual net earnings, as hereinbefore provided, until it again reaches said amount. All balance of losses, after the amount in the reserve fund has been exhausted, shall be assessed on the members, at the same time and in the same manner as earnings are apportioned. A balance in the treasury of any such corporation, for which there is no immediate call or demand, may be invested by the directors in any of the securities named in section 3428.

Sec. 4006. Retirement of shares. The directors 1895, ch. 237, §5.
may, at their discretion, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; *provided*, that, whenever under the provisions of this section the withdrawal of shares is to be enforced, the shares to be

retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less a proportionate part of any unadjusted loss, and that shares pledged for share loans shall be treated as unpledged shares.

1895, ch. 237, §7.

Sec. 4007. Acceptance of foregoing provisions. Any domestic building and loan association doing business in this state on June twenty-sixth, 1895, may, by a majority vote of its members present at any meeting legally warned for the purpose, accept the provisions of sections 4002, 4003, 4004, 4005, and 4006.

Foreign Associations.

1895, ch. 174, §1.
1903, ch. 70.

Sec. 4008. Filing of charter. Service of process. Annual statement. License. No foreign building and loan association shall do business in this state until it shall have filed with the commissioner on building and loan associations: (1), a certified copy of its charter and of its constitution and by-laws; (2), a copy of a resolution of its board of directors, appointing said commissioner and his successors in office its agent, upon whom writs may be served, stipulating and agreeing that if any legal process affecting such association be served upon said commissioner and a copy thereof be mailed by said commissioner addressed to such association at its home office, then such service and mailing of process shall have the same effect as a personal service on such association in this state; and (3), on or before the first day of December in each year, a statement of its business standing and financial condition on the preceding thirtieth day of September, signed and sworn to by its president and secretary, or by three directors, before a notary public. And no such association shall do business in this state until it has been licensed by said commissioner as provided in section 4009.

1895, ch. 174, §2.

Sec. 4009. Duty of commissioner. Appeal. Said commissioner shall receive and file the papers mentioned in section 4008, and shall thoroughly examine the annual reports submitted by foreign building and loan associa-

tions. If said commissioner becomes satisfied, after an examination, that such an association desiring to do business in this state is solvent and conducting its business according to law, he shall issue a license to such association for a period of one year, *provided* that such association has complied with the provisions of law concerning such associations; but, if it is found to be insolvent, or to be illegally conducted, the commissioner shall refuse to issue the license. Should said commissioner refuse to grant a license to any association applying therefor that has complied with the provisions of law, such association may appeal to the superior court for Hartford county, which shall have jurisdiction in the premises.

Sec. 4010. Injunction against doing business. Said 1895, ch. 174, §8. commissioner shall make an annual examination of the securities, records, books, and accounts of every foreign building and loan association doing business in this state, and file a report of such examination in his office. If it shall appear to said commissioner that any such association licensed to do business in this state has violated its charter, or is conducting its business in an unsafe and unauthorized way, he shall, by an order under his hand and official seal, addressed to such association, direct a discontinuance of such unauthorized and unsafe practice; and, whenever it shall appear to said commissioner that it is unsafe and inexpedient for such association to continue business in this state, he may apply to any court or judge having jurisdiction, for an injunction restraining such association from doing business in this state; and such court or judge may grant said injunction, after reasonable notice to such association.

Sec. 4011. Penalty. Every person or corporation 1895, ch. 174, §5. violating any provision of sections 4008, 4009, and 4010, shall be fined not less than one hundred dollars nor more than one thousand dollars.

Commissioner on Building and Loan Associations.

1897, ch. 178, §1.

Sec. 4012. Appointment. The governor shall, during each regular session of the general assembly, nominate, and with the advice and consent of the senate, appoint some suitable person who shall not be a director, officer, or agent of any building and loan association, to be a commissioner on building and loan associations, who shall, unless sooner removed by the governor for cause, hold his office for two years from the first day of July following his appointment. Vacancies may be filled by the governor until the next regular session of the general assembly, when they shall be filled by the governor, with the advice and consent of the senate.

1897, ch. 178, §2.

Sec. 4013. Duties. It shall be the duty of said commissioner to visit and examine annually or oftener every domestic and foreign building and loan association and mortgage investment company transacting business in this state, and the powers and duties of the commissioner in relation to such building and loan associations and mortgage investment companies, foreign or domestic, shall be the same as are now granted and imposed by law to and on the bank commissioners.

1897, ch. 178, §3.

Sec. 4014. Apportionment of salary and expenses. Forfeiture. The comptroller shall apportion the salary and expenses of said commissioner among the foreign and domestic building and loan associations and mortgage investment companies doing business in this state, in proportion to the aggregate amount of the assets of each of the building and loan associations, according to their average, as nearly as can be ascertained, for the year preceding, and in proportion to the aggregate amount of the capital stock and surplus of each mortgage investment company; but the amount assessed against any domestic association or company shall not exceed an amount equal to one-eightieth of one per cent. of the said assets. The comptroller shall notify each by mail of the amount apportioned to it, and it shall pay the same to the state within twenty

days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the state.

Sec. 4015. Foreign associations to pay expenses. 1897, ch. 178, §4.

Each foreign association or company shall also pay the actual expenses of said commissioner while making the examination provided for in section 4013.

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